

# Business FloodSafe Toolkit and Plan

Never drive, ride or walk through floodwater If you need assistance during a flood, call the SES on 132 500 If an emergency is life threatening call 000



Don't let your business go under

Riverine Flooding

[www.ses.vic.gov.au](http://www.ses.vic.gov.au)



The background of the page is a photograph of a water height marker in a flood. The marker is a white rectangular board with black markings, mounted on a wooden post. The water is murky brown and turbulent. The marker has numbers '8.9' and '8.8' visible, along with a '9.0' at the top. To the left of the marker, there is a list of contents for the toolkit.

**In this Toolkit:**

**Why Should You Plan for Flooding? 3**

**How will Riverine Floods Impact on Your  
Business? 4**

**How Much Could a Flood Cost Your Business? 5**

**OH&S 7**

**A Guide to Using the Business FloodSafe Toolkit 8**

**Your Business FloodSafe Plan 12**

*Water height marker  
during flood in 2005.*

## Why Should You Plan for Flooding?

*...because flooding is inevitable*

Floods are a natural occurrence where your business is located. In fact, over time, floods have helped form the land on which your business is built. This means that future flooding for you is inevitable and is a high risk for your business.

Flooding is extremely variable in Australia. You may experience extended dry conditions but this can quickly change. It is therefore critical that you prepare for flooding.

IT'S ONLY A MATTER OF TIME

*“Only those who are not prepared get caught out”*

*Never drive through floodwater, it is the main cause of death during flooding.*



## How Will Floods Impact on Your Business?

Floods can be a threat to:

### Life

- Floods can be life-threatening to you, your employees and your customers.

### Property

- Floods cause hundreds of thousands of dollars worth of damage to business stock, plant, equipment, furniture and fittings every year
- Damage can be caused by water inundation, debris, humidity, contamination, mould and power disruption
- Insurance policies that cover your business for flood damage may be difficult to obtain and can be expensive.

### Profits

- It usually takes a week or more to clean up after a flood, adding to your costs and stress. Your business may have to close for an extended period of time
- It can take several weeks or months for your business to return to normal. Your customers may take their business elsewhere.

Being prepared can reduce the economic cost of floods.

Developing a Business FloodSafe Plan can:

- Save lives and prevent injury
- Comply with Occupational Health and Safety (OH&S) regulations
- Reduce damage to stock, plant, equipment and fittings
- Reduce the amount of time that you can't trade
- Ensure customers will return when trading commences
- Minimise the loss of profits
- Protect employment
- Protect your business reputation and image.

*“Damage could have been reduced by an estimated eighty per cent if businesses had developed a flood action plan”*





Businesses need a FloodSafe Plan to minimise damage to stock.

## How Much Could a Flood Cost Your Business?

Answer these questions to find out.

1. What is the replacement cost (\$) of stock, plant, equipment and fittings located up to 1.5m above your floor level?		
	STOCK	\$
	EQUIPMENT	\$
	FITTINGS	\$
	<b>TOTAL</b>	<b>\$</b>
2. If closed for one week to clean up, what would be the value of fixed costs such as wages, rent and loan repayments that require payment regardless of whether or not your business is operating?		
	RENT/LOAN	\$
	WAGES	\$
	OTHER	\$
	<b>TOTAL</b>	<b>\$</b>
3. What would be the profit (\$) loss if your business was closed for a week?		
	WEEKLY PROFIT	\$
<b>Total Loss (add all three categories):</b>		<b>\$</b>

The flood calculator produces an estimated amount that your business may lose if it were flooded to approximately one and a half metres above floor level. Losses will increase with greater depths of flooding.

*Being FloodSafe is not expensive or time consuming...  
it is your best insurance*



A commercial centre  
floods in 2009.

## Before You Begin

It is important to understand what type of flooding could affect your business and what are the chances of a flood event occurring. It is also important to realise the implications that flooding has on OH&S obligations and practices.

## Riverine Flooding

Your area has a history of flooding. Contact your council for further information.

Extended periods of high rainfall over a catchment area may result in inundation from river and/or creek systems.

You can also be affected by flooding indirectly, even if your premises are not actually inundated as access roads may be closed and power, water and the telephone may be cut.

Employees who are away from the business premises should be told not to return until floodwater has receded. Never drive, ride or walk through floodwater. This is the largest cause of death during floods.

## Chance of Flooding

It is important you understand the chance of your business being flooded as well as the possible impacts. This information can be obtained from your local council or State Emergency Service (SES).

The table below allows you to work out the chance of your business being flooded in a 10 and 20 year period. For example, if you are in the 1 in 100 year flood level, there is a 10% chance that you will experience a flood this high or higher at least once in the next 10 years.

However, it is important to remember that events can occur at a more regular interval, with many cases of 1 in 100 year floods occurring in consecutive or even the same year.

Flood Level	Chance in next 10 years	Chance in next 20 years
1 in 20	40%	64%
1 in 50	18%	33%
1 in 100	10%	18%
1 in 500	2%	4%

*“At least 275 Australians have died in floods  
from work-related causes”*

## OH&S

If flooding is imminent, your main priority is to ensure the safety of your employees and customers.

Flooding is a known risk to your business. As such, you must minimise OH&S risks relating to flooding for your employees and customers. There are numerous potential risks to the health and safety of your employees associated with flooding, as well as potentially posing a risk to your customers, particularly if you provide accommodation.

It is important to identify procedures to be followed during and after a flood and provide details of how you will manage the risks in these areas in your business OH&S plan. There may be additional risks to those listed below.

### During a Flood

- Evacuation (e.g. ensure that employees and occupants have enough time to evacuate safely to a location if they are instructed to)
- Manual handling and raising of stock, plant, equipment and furniture
- Darkness (e.g. make sure there is adequate light as flood preparations may need to be made at night or in overcast conditions)
- Protective clothing (solid non-slip footwear is essential as a minimum)
- Coming into contact with floodwater
- Avoid entering floodwater outside the building on foot or in vehicles (e.g. risk of electrocution, drowning, injury from submerged objects or uneven ground).

### After a Flood

Only re-enter the premises after floodwater has completely subsided and the SES have advised it is safe to do so. Make sure you undertake an OH&S risk assessment before entering the building.

- Structural safety of buildings
- Safety of electrical and gas supplies
- Slips, trips and falls in mud and water
- Cleaning up, repairing and re-stock
- Contamination (e.g. sewage, chemicals and disease in water)
- Safety of plant and equipment
- Sharp debris
- Venomous animals (e.g. snakes and spiders seek refuge in buildings and debris).

Where businesses have been flooded, it is imperative that checks of wiring and other electrical installations are made before appliances are connected and turned on. Such checks must be carried out by a licensed electrician or licensed electrical inspector.

Do not use any water damaged electrical appliances until they have been checked for safety by a qualified electrical technician.

Do not expect them to work safely once they have dried out.

Some useful websites for further flooding and OHS information:

- [www.ses.vic.gov.au](http://www.ses.vic.gov.au)
- [www.education.vic.gov.au/hr/ohs/hazards/default.htm](http://www.education.vic.gov.au/hr/ohs/hazards/default.htm)
- [www.health.gov.au](http://www.health.gov.au)
- [www.bom.gov.au/water/floods/document/What\\_todo\\_floods.pdf](http://www.bom.gov.au/water/floods/document/What_todo_floods.pdf)

*Whole business districts can be affected.*





*The SES is the primary response agency in the event of a flood.*

## A Guide to Using the Business FloodSafe Toolkit

This toolkit will help you prepare a plan to assist you to prepare for possible flooding that can impact your business.

The plan you develop using the toolkit is called a Business FloodSafe Plan and it should be part of your business continuity management. Continuity management minimises the impacts of situations that can prevent the business running for extended periods of time. These situations may include fires, earthquakes, storms, floods, tsunamis, terrorist attacks and major electrical failures. Many of the actions in your Business FloodSafe Plan are applicable to the other situations.

### How to Create a Business FloodSafe Plan

#### 1. Online

The quickest and easiest way to create and manage your Business FloodSafe Plan is to go the SES's website at [www.ses.vic.gov.au](http://www.ses.vic.gov.au) and click on the Business FloodSafe section. This will take you to the Business FloodSafe Toolkit where you can begin to build a Business FloodSafe Plan.

The online Business FloodSafe Toolkit is an interactive and flexible template which is self-guided to allow a quick and easy development of your Business FloodSafe Plan. You can customise the plan as much as you like or you can simply use the suggested details in the template.

You will be asked to create a username with an email address and to choose a password. Once you have entered in these details, you will be able to log on at any time to review, change and update your plan. Your plan will be saved on the SES server so even if your computer is damaged or lost, your FloodSafe Plan will be stored. The Plan can also be printed out or downloaded and saved to a computer.

#### 2. Hard copy

A hard copy version of the plan has been provided on page 12 of this toolkit, which you can fill in with details relating to your business.

#### Top Tips

- Involve as many employees as possible in the creation and management of the plan to build ownership and understanding. This can increase employees' performance when a flood does occur
- Duplicate your plan so that you have at least three copies. One should be displayed at your business premises, one should be stored in your Emergency Kit and the other should be stored off site
- Display FloodSafe posters available from the SES website to help develop your employees's awareness of flooding and understanding of the Business FloodSafe Plan.

## Creating Your Business FloodSafe Plan

Whether you complete the plan online, or use the sheets in this toolkit, there are three easy parts which must be completed to have an effective plan in place for when a flood occurs.

Part A		Part B			Part C
Understanding your problem		Develop your plan			Manage your plan
<b>Step 1</b>	<b>Step 2</b>	<b>Step 3</b>	<b>Step 4</b>	<b>Step 5</b>	<b>Step 6</b>
Impacts	Priorities	Actions	Triggers	Contacts	Your plan

### Part A: Understanding Your Problem

#### Step 1 Identify the Impacts

You need to identify what the main impacts are on your business if it is affected by flooding. There are four recommended impacts that are included in the plan which affect every business:

- People's health and safety are compromised
- Property is damaged or destroyed
- Profits are lost or service provision stopped
- Paperwork and records are ruined.

You should also add any other potential impacts that are specific to your business.

**TASK – In your Business FloodSafe Plan, either online or using the plan in this toolkit, list any other business specific impacts of flooding that could affect your business in the Impacts Table.**

#### Step 2 Prioritise the Impacts

Some of the impacts you write down are possibly more important to your business than others so you should prioritise your impacts and keep these priorities in mind when you are developing the rest of your Business FloodSafe Plan.

For example:

People's health and safety are compromised – High priority  
Paperwork and Records are ruined – Low priority

**TASK – Prioritise your list of impacts using the scale Very High, High, Medium and Low in the Impacts Table**

### Part B: Develop Your Plan

#### Step 3: Identify Actions

Actions need to be identified that can minimise the impacts of flooding on your business. They need to be broken up into four categories:

- Now and/or Always
- When flooding is likely
- During a flash flood
- After a flash flood.

A list of actions that should be included in your Business FloodSafe Plan is provided in the Business FloodSafe Toolkit template at the back of this booklet. These actions can be edited to better suit your business needs or not used if not appropriate. You should also add actions for impacts that you have identified as being specific to your business and identify when these should be undertaken. You can customise your plan with as much detail as you wish in the "How Do I?" section for each action.

**TASK – Fill in any other actions that you can identify as being specific to your business. Fill out specific details regarding how to carry out the actions listed in the table under the How Do I section.**

#### Step 4 Identify When to Undertake Your Actions

There are certain situations or triggers that should prompt your actions when a flood occurs. Most river catchments have a flood height prediction system consisting of Flood Watches and Flood Warnings. In these areas, a Flood Watch is issued when forecast weather conditions could result in flooding. Flood Warnings are issued when rainfall shows flooding will occur and include predicted river heights at the local river gauge, their arrival time and the magnitude expected (minor, moderate or major). A Flood Warning may be issued without a Flood Watch having first been issued.

If you have access to a flood height prediction system, your triggers should relate to river height predictions at the local river gauge. There may also be other local triggers in your area that can be used to inform you of the chance of flooding.

Other information issued by the Bureau of Meteorology (BoM) that may indicate flooding include Severe Weather Warnings or a Severe Thunderstorm Warning. These warn of sudden heavy rainfall that can cause flash flooding and are triggers to prompt you into action.

Local radio stations broadcast these warnings which often refer to areas or regions rather than specific suburbs or towns. Listen carefully to determine if your business is about to experience possible flooding.

The triggers should also be broken up where possible into the three stages of flooding;

- When flooding is likely
- During a flash flood
- After a flash flood.

A list of potential triggers has been inserted into the Business FloodSafe Plan template at the back of this booklet, these can be edited to suit your business or not used if not appropriate.

However, there may also be other triggers specific to your area that will need to be considered.

*Being prepared can also save lives.*

### Top Tips

- When developing your triggers it is important to estimate how long it will take to carry out actions compared with the time it takes floodwater to reach height predictions. Also consider the resources required to complete actions (e.g. employees, equipment, vehicles)
- Be aware that in the case of flash flooding, the first warning you could get might be intense rainfall or rising floodwater. Warnings may be self-evidenced and not come from the BoM or other emergency services. Your business needs to monitor the weather situation and be prepared to put in place your Business FloodSafe Plan without a trigger from other services
- Most businesses are unattended for two-thirds of the time. A flood trigger could occur while the business is closed. You need to consider this when planning your flood actions.

**TASK – Check the list of triggers that apply to your local area and ensure they are put in your Business FloodSafe Toolkit at the top section of the Actions Table**

### Step 5 Contact lists

Your Business FloodSafe Plan should include a copy of an up-to-date contacts list including employees. A copy should also be kept





in your Emergency Kit and another located off-site (and out of the floodplain).

The SES has included their details in the contacts list in the Business FloodSafe Plan template. Other relevant sources have also been suggested for you to complete their contact details.

Your emergency contacts list should also include other surrounding businesses that you could warn in the event of a flood or have reciprocal help arrangements with.

**TASK – Fill in the employees contact list and the emergency contact list and store one copy with your Emergency Kit, one copy with your Business FloodSafe Plan and one copy off-site.**

## Part C: Manage Your Plan

### Step 6: Your Plan (Implementation, Maintenance and Review)

Whether you have completed your Business FloodSafe Plan online or using the hard copy template in the Business FloodSafe Toolkit, the SES suggests that you print three copies:

- One to display in your workplace
- One for your Emergency Kit
- One to be stored off-site.

If you have completed your Business FloodSafe Plan online, you can download, edit, print and save a copy on to your local computer by logging in with your username and password.

You should implement your Business FloodSafe Plan by training employees to have knowledge and understanding of the actions and requirements included and training should be conducted regularly.

You should also maintain your Business FloodSafe Plan by ensuring that all details are kept up-to-date and those things needed to prepare for a flood (e.g. Emergency Kit) are in place.

You also need to regularly review your Business FloodSafe Plan. Reviews should critically examine all aspects including making sure the Business FloodSafe Plan works as it is supposed to, accounting for changes in risk, improvements, lessons learnt and changes on the floodplain. Employees should be involved in reviewing the Business FloodSafe Plan and be trained and exercised accordingly if needed.

Reviews should also be completed after:

- Training drills and exercises
- Flooding
- Changes to your building design and layout
- Changes in employees responsibilities
- Changes in business activities
- Changes in the river catchment.

**Task – fill in details of the Plan Review table at the end of the Business FloodSafe Plan, including when your annual review is due and any other circumstances that requires a review.**

*Computer and office equipment should be kept off the floor.*

## Your Business FloodSafe Plan

Business Name	
Business Contact Person	
Address	
Telephone Number	
This copy to be kept at	

## Impacts

[illegible]

## Actions and Triggers

NOW AND/OR ALWAYS						
TRIGGERS						
<ul style="list-style-type: none"> <li>• Actions that can be done immediately and maintained to reduce the potential impact of flooding on your business</li> <li>•</li> <li>•</li> </ul>						
ACTIONS		HOW DO I?				
Action		How to do it	Who will do it	What you will need	Est. time needed	Completed (✓)
Create, update and review a Business FloodSafe Plan using the Business FloodSafe Toolkit ( <a href="http://www.ses.vic.gov.au">www.ses.vic.gov.au</a> )						
Prepare an Emergency Kit which includes a battery powered radio, spare batteries, torch, first aid kit, emergency contacts numbers, a copy of your Business FloodSafe Plan and any other emergency items relevant to your business						
Display your Business FloodSafe Plan and poster at your business premises, keep another copy of your plan off-site (and out of the floodplain) and also keep a copy in your Emergency Kit						
Inform staff of the risks that flooding can pose to them and to the business						
Ensure OH&S procedures cover specific flood risks for your business						
Encourage staff to participate in the development and implementation of the Business FloodSafe Plan						

ACTIONS	HOW DO I?				
	Action	How to do it	Who will do it	What you will need	Est. time needed
	Incorporate flood awareness in staff induction training				Completed (✓)
	Train staff in flood response procedures				
	Maintain an up-to-date list of emergency contact numbers for staff and services. Keep a copy in your Business FloodSafe Plan, Emergency Kit and another off-site				
	Investigate options to flood-proof your business. Where possible, use furniture, floor coverings and fittings made of flood resistant materials and store essential equipment and fittings well above floor level				
	Ensure that stock, plant, equipment, furniture and fittings can be raised and/or removed quickly and easily				
	Keep computer equipment off the floor				
	Investigate the use of flood-proofing devices for your business				
	Identify evacuation priorities and time lines (sequences)				
	Identify an alternative business location and have call diversion arrangements to allow the continuation of business operations off-site				
	Have alternative supply arrangements				

ACTIONS	HOW DO I?					
Action	How to do it	Who will do it	What you will need	Est. time needed	Completed (✓)	
Have reciprocal help agreements with similar businesses in areas that are unlikely to flood at the same time						
Have strategies for re-stocking						
Identify ways to win back customers						
Identify critical functions to be maintained during and after flooding eg. payroll						
Backup important computer files each time they are updated and store those backups off-site and out of the floodplain						
Store critical archival paper-based records off-site and out of the floodplain						

## Actions and Triggers

WHEN FLOODING IS LIKELY						
TRIGGERS						
<ul style="list-style-type: none"><li>• The BoM issuing a Flood Watch</li><li>• The BoM issuing a Severe Weather Warning or Severe Thunderstorm Warning indicating a likelihood of flash flooding</li><li>• Heavy rainfall.</li><li>•</li><li>•</li></ul>						
ACTIONS		HOW TO DO				
Action	How to do it	Who will do it	What you will need	Est. time needed	Completed (✓)	
Be aware: A Flood Watch or a Severe Weather Warning is issued when forecast weather conditions could result in flooding. They are not Flood Warnings but messages to listen for Flood Warnings in the near future. A Flood Warning may be issued without a Flood Watch or Severe Weather Warning having first been issued						
Locate and activate your Business FloodSafe Plan						
Tell staff, guests or contractors of the Flood Watch or Severe Weather Warning						
Check that your Emergency Kit is ready for use						
Check that you have spare batteries for your portable radio and torch						
Ensure staff know local evacuation routes and flood heights when these could close						

ACTIONS	HOW TO DO				
Action	How to do it	Who will do it	What you will need	Est. time needed	Completed (✓)
Listen to the local radio station for information, updates and advice					
Ensure neighbouring businesses are aware of the Flood Watch or Severe Weather Warning					
Check the quantity of stock, plant, equipment, furniture and fittings that would need to be moved					
Check the availability of staff and resources to move stock, plant, equipment, furniture and fittings as required					
Ensure any flood-proofing devices are ready for use					
Relocate chemicals and waste containers well above the maximum flood level					
Secure any objects that are likely to float					
Ensure you can communicate (e.g. by call diversion) with customers and suppliers during a flood					
Maintain critical business functions e.g. payroll					
Contact any business with which you have a reciprocal help agreement					
Check your ability to re-stock & re-staff					

ACTIONS	HOW TO DO					Completed (✓)
	Action	How to do it	Who will do it	What you will need	Est. time needed	
	Back up important computer files and take these off-site and out of the floodplain					
	Copy critical paper-based records and take these off-site and out of the floodplain					

## Actions and Triggers

DURING A FLOOD						
TRIGGERS						
<ul style="list-style-type: none"> <li>The BoM issuing a Flood Warning</li> <li>The BoM issuing a Severe Weather Warning or Severe Thunderstorm Warning indicating a likelihood of flash flooding</li> <li>Announcements through your local media.</li> <li></li> <li></li> <li></li> <li></li> </ul>						
ACTIONS		HOW TO DO				
Action	How to do it	Who will do it	What you will need	Est. time needed	Completed (✓)	
Carry out actions related to triggers in your Business FloodSafe Plan early, particularly when there is a flood warning or you know flooding is imminent						
Your Emergency Kit can be used to store items that need to be removed						
Remind employees of OH&S procedures						
Keep listening to the local radio station for information, updates and advice						
Evacuate all employees and customers, via safe evacuation routes, before the premises are affected by flooding. Be aware that evacuation routes may close early						

ACTIONS	HOW TO DO				
Action	How to do it	Who will do it	What you will need	Est. time needed	Completed (✓)
When evacuating, take your Emergency Kit and turn off electricity, gas and water at the mains. Lock the premises and notify security					
Keep in contact with staff and keep them updated on the situation					
Never drive, ride or walk through floodwater					
Install flood-proofing devices, block toilets, sinks and floor drains with sandbags					
Relocate chemicals and waste containers well above the maximum flood level					
Secure any objects that are likely to float					
Mobilise staff and resources to move stock, plant, equipment, furniture and fittings					
Move as much stock, plant, equipment, furniture and fittings as practical above the likely flood level					
Maintain critical business functions e.g. payroll					
Postpone supply deliveries					
Divert business calls to an alternative phone					



## Actions and Triggers

### AFTER A FLOOD

#### TRIGGERS

- The BoM issuing a Final Flood Warning
- The SES issuing an All Clear message.
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ACTIONS	HOW TO DO				
Action	How to do it	Who will do it	What you will need	Est. time needed	Completed (✓)
Never drive, ride or walk through floodwater					
Keep listening to the local radio station for information, updates and advice					
Before re-occupying the premises undertake an OH&S risk assessment					
Check with SES before allowing people back onto the site					
Wear protective clothing including enclosed, waterproof, puncture-resistant gloves, sturdy shoes and long pants					
Ensure you wash properly after cleaning flood damaged premises					
Review your flood actions & revise your Business FloodSafe Plan					
Have utilities professionally checked					

ACTIONS	HOW TO DO				
Action	How to do it	Who will do it	What you will need	Est. time needed	Completed (✓)
Remove debris and clean, repair and disinfect premises					
Replace essential plant, equipment and stock as soon as possible with flood-resistant products					
Replace lost furniture, floor coverings and fittings with more flood resistant products					
Salvage, clean and dry as much as possible					
Notify customers or clients as soon as you resume trading					
Maintain critical business functions e.g. payroll					
Re-stock and increase staff if your business will be critical to the communities flood recovery work					
Implement any reciprocal help arrangements					
Implement incentives to stimulate trade if you experience a down turn					
Restore critical records, cash, computer equipment and files					
Evaluate storage procedures after flood event					

ACTIONS	HOW TO DO					Completed (✓)
	Action	How to do it	Who will do it	What you will need	Est. time needed	

## Employees Emergency Contacts

[illegible]

Record the details of the review in the table below.



Acknowledgement: the Business FloodSafe program was originally developed by the NSW State Emergency Service through the Hawkesbury Nepean Project.