

SEVERE WEATHER: IMPROVING RESILIENCE FOR YOUR BUSINESS

THE PERFECT STORM

Often devastating to the physical environment, the financial cost of severe weather to businesses is high. Three out of five SMEs are not insured against severe weather, or are under prepared for such events. The average cost of damage to SMEs from severe weather is £74,000, and in the South-East, 64% of SMEs have lost revenue as a result.

Strong winds and rain can occur at any time of year. In addition, there is evidence climate change may be increasing the frequency and intensity of storms and severe weather. If your business is not prepared for the impacts of these events, the effects can often linger. There are several steps you can take to protect your business from storms, gales and other severe weather.

KNOW YOUR RISKS

Before putting plans in place, it is critical to identify both the risks to your business, and how different parts of your business may be impacted is crucial.

How would your business be affected by:



Heavy rainfall & flooding



Snowfall & freezing temperatures



High winds



Electrical storms & lightning strikes

How would these types of severe weather impact your business's:



Stock



Fleet lorries & delivery services



Buildings



Equipment and machinery



Employees



Finances and cash flow

Once you know your risks and impact, you should prepare a **Business Continuity Plan (BCP)**. A BCP will help you identify and plan actions to minimise the impacts of severe weather to your business. Making a BCP and embedding it into 'business as usual' can help minimise disruption and get your business up and running as soon as possible after periods of severe weather.

PROTECT AND PREPARE

There are several quick steps you can take to protect your business from severe weather:

Check your flood risk with the EA and sign up for MET Office updates

Check your insurance policy - are you covered for extreme weather?

Set up contingency plans with clients and suppliers in case you cannot trade

Longer term, you may want to consider some physical or policy measures such as:

Increase premises resilience by raising electrical plugs, installing water resistant materials, moving basement or roof-mounted equipment

Purchase sandbags, secure loose objects, move vehicles away from hazards, make provision for power cuts and remove stock from basements or attics

Develop a full Business Continuity Plan for your business and employees including key contacts and details of how to turn off your utilities.

AFTER A STORM

Immediately after a storm event, there may be a lot of clearing up before operations can resume as normal. These are some key first steps to take before starting the process:



Do not enter the premises until told that the building is safe.
Talk to emergency services if you suspect any structural damage. There may be contamination which could present a health hazard.



Call your insurer if you need to make a claim.
Take photos and videos of any damage but don't remove anything until you have spoken to your insurance provider.



Call utility providers if your utilities have been disconnected.
Find out when they are likely to be running again. You may need to make alternative arrangements in the interim.



Contact your customers and suppliers as soon as possible.
Keep in contact with customers and suppliers, let them know you're ok and give them a date for when you expect to be back in business.

For more information please visit:

<http://www.metoffice.gov.uk/guide/weather/severe-weather-advice/storm>

<https://www.gov.uk/check-flood-risk>

<https://www.gov.uk/government/publications/business-continuity-planning>

