

DISASTER PREPAREDNESS

The recent events in Boscastle in Cornwall served as a timely reminder of the damage that nature in general, and flooding in particular, can do. Climatic problems just are not going to disappear, and recent trends have somewhat focused the attention of many on floods. There can be no doubt that rainfall has increased in recent years, and the situation has not been helped by the constant development of flood plains. August 2004 bears testament to the change in rain levels in the UK, and was the wettest for 50 years, with rainfall 77 per cent above average. As many as 1.4m people and £237 billion worth of property are at risk from flooding, according to official estimates, and that makes it an issue that many businesses now have to face.

What is more, clean-up costs after floods are also rising fast. The Association of British Insurers (ABI) estimates that weather-related incidents have cost the insurance industry £6 billion in the five years since 1998; double the amount in the previous period. It expects the trend to continue. Public spending on flood defences currently stands at around £500 million per year, but a recent report predicted that this could rise to £1.1 billion over the next 20 years.

Of course, flooding is not caused solely by rain. Burst water mains, frozen pipes or blocked drains can all cause serious flooding, and from a risk professional's point of view, flooding represents something of an imponderable, not least because there is precious little or nothing that can be done to prevent it. Certain steps can be taken where the flood is caused by a malfunction in the plumbing services. For example, water and moisture detectors can be employed in sensitive areas, and these could be linked with motorised valves that shut off water supplies if a leak is detected.

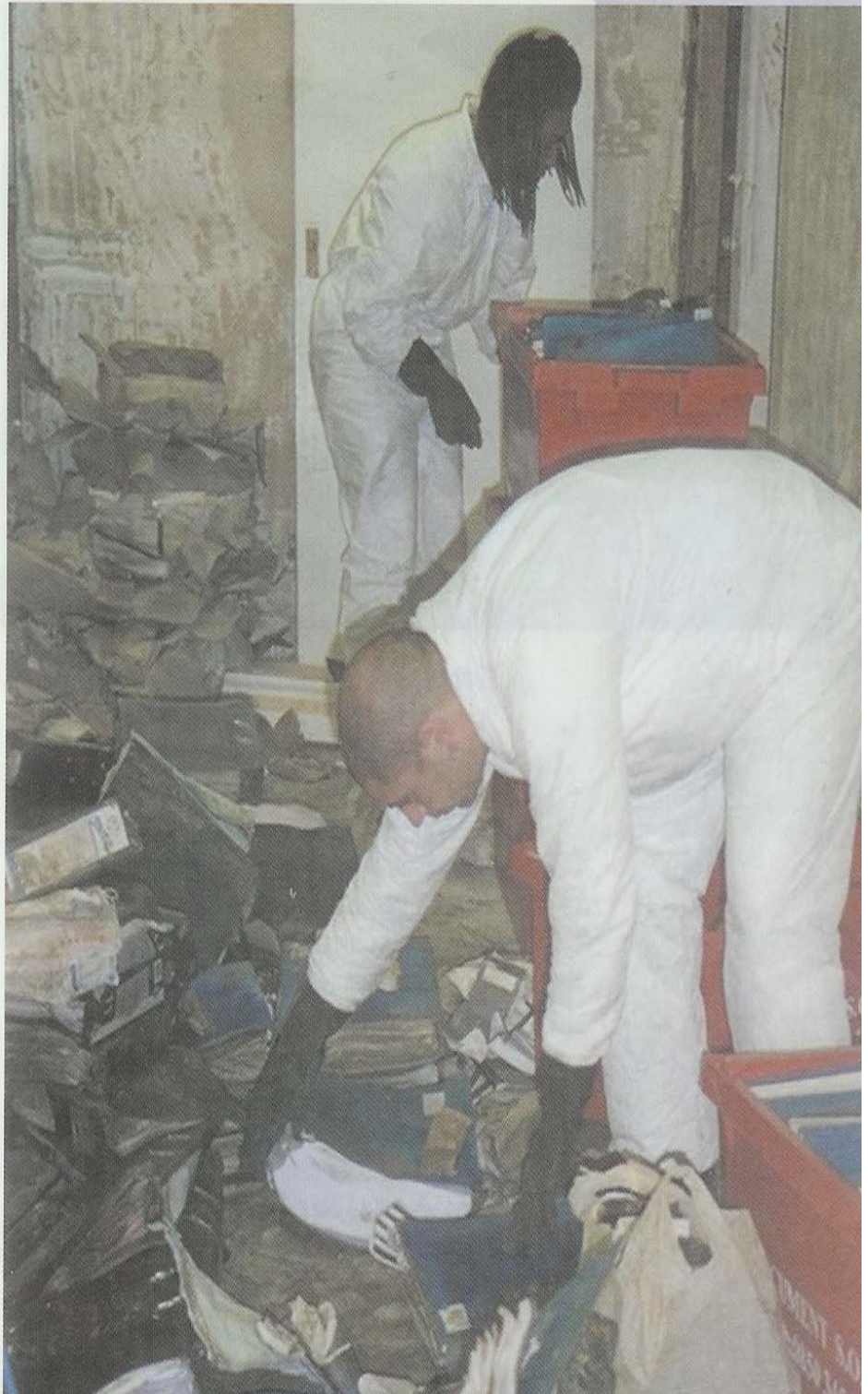
However, the reality is that when large-scale flooding takes place, past cases have clearly illustrated that there is little effective that can be done. That is not to say that businesses

should not introduce flood defence measures, but the fact is that a really serious flood will breach most flood defences and cause major business disruption.

Planning for recovery

Flooding will not only damage your systems (and the data that they contain) and the

One serious downside of flooding can be damage to paper-based records and archives.



Using specialist restorers, it is possible to recover documents following a flood.



contents of your buildings, but in certain circumstances it can actually destroy the building itself. In this respect, then, it is clear that from a risk professional's point of view, responding to flooding should be regarded largely as a process of damage limitation.

With this in mind, many organisations make use of specialist flood recovery contractors. These companies can use their expertise to greatly mitigate the effects of flooding both by virtue of planning for such an event and, in the event of a flood, making use of specialised equipment and technology to return your building and its contents to a safe, sanitary and workable condition.

Flood recovery companies should work in partnership with a business before, during and after any flooding event. Their involvement will range from undertaking a risk assessment and

offering advice on reducing the impact of flooding, through to providing recovery services after such an event has taken place.

Any competent recovery specialist should offer a proper risk assessment. This must involve things such as prioritisation of the contents of your building (for instance, the safe storage of documents or other items vital to the effective continuation of your business) and even less obvious measures such as the labelling of pipes so that it is clear what services they are used for. They should also assess the potential for secondary damage, provide you with clear Health and Safety information, and assess the potential costs of damage and subsequent restoration.

Another critical procedure is the provision of clear instructions to front-line staff, ensuring that they know exactly what to do in the case of a flood. Often it will be security staff or cleaning teams that might discover that a flood has occurred, so they must be aware of the procedures to initiate some type of response. If this action is not correct and rapid, the potential for greater damage and loss is obviously increased. One company reported a case where a security guard on night duty waited until 6am, when a supervisor arrived, before responding to a flood. This meant that a serious amount of damage had already occurred, because the guard did not know what action to take.

The recovery process

However, a serious flood will overcome even the best preparations and, when this occurs, it is imperative that you are able to call on the services of a good repair/restoration company. Such companies can not only dry your building and its contents, but also greatly reduce the amount of time it takes for your business to become operational again.

The important question from the risk professional's point of view, of course, is what they should actually expect from such a service provider. Such companies have various methods of drying premises and their contents and it is important to make sure that any company you choose has the expertise and equipment that you need.

After flood or water damage, a competent restoration company will aim to leave buildings and property clean, dry, odour-free and properly sanitised (particularly important considering the likelihood of sewage contamination). Control, measurement and records of drying progress are essential and, where possible, buildings and/or contents should be left in the same condition as before the incident. Where this is not possible,



the reasons and likely outcomes of the work should be explained and documented.

Vitally important when speaking to a restoration company is to establish a clear definition of what is meant by clean. The cleaning process should include locating, identifying, containing, removing and properly disposing of unwanted substances from an environment. According to the British Damage Management Association, an area is considered clean when: 'contaminants, pollutants and undesired substances have been removed from an environment or surface, thereby reducing damage or harm to human health or materials.'

Similarly, a definition of dryness is also required. In simple terms, a building, its materials or contents are considered to be dry when the moisture content achieves equilibrium. This means a level of moisture that prevents active growth of fungal spores. To achieve this requires different levels of moisture content for different types of material. Ultimately, however, it will be up to your loss adjuster or insurer to determine what is an acceptable recovery level.

On paper

One particular aspect of flood damage that is potentially disastrous to the continuity of a business is where vital documents are damaged. If electronic systems are not immediately available after an event, the ability to access documents can be absolutely vital. An example of this is that financial accounts may have to be accessed; necessary for some considering that the Inland Revenue will not accept flood damage as an excuse for failing to present accounts!

The problem is that records are almost invariably kept in the basements of buildings, making them particularly at risk from flooding. Equally, the fact that the current British Standard only require documents to be stored six centimetres off the ground does not exactly help!

Many businesses don't realise that it is possible to rescue water damaged documents. However, Georgine Thorburn of Document SOS states: 'Paper is a remarkably resilient substance. One of our first high-profile jobs was rescuing documents from the bottom of the North Sea after the Piper Alpha disaster. I would go so far as to say that there is nothing paper that cannot be restored.'

There are three main methods of rescuing documents, each of which has distinct merits. The first is freeze vacuum drying, which, as its name suggests, involves freezing the items to -18°C . When frozen, they are sealed and vacuum packed so they reach a temperature of -25°C . The vacuum process draws the water out after a period of 2-3 weeks, leaving the documents dry. This process, however, is very harsh and by no means suitable for all types of document. It should be limited to use on books and other dense, robust items.

A more common drying method is air drying, which, unlike freeze drying, dries from the outside in and is much quicker and cheaper than other methods. Because it is a mobile process, it means that businesses are able to keep documents available 24 hours a day – particularly important at high-security sites where there may be an understandable unwillingness to release documents. In addition, because of the heat involved, this process can also decontaminate documents. Another relatively gentle method of document drying is vacuum packing whereby documents can be vacuum packed with blotting paper, forcing the moisture out without damaging them.

In summary

Like so many issues, one of the greatest risks associated with flooding is the assumption that it will not happen to you. The facts, however, suggest otherwise. Flooding caused by burst pipes is as likely for all companies, while the incidence of riverine flooding is increasing all the time. While such flooding is, by its nature, unpreventable, with proper preparations in place the effects can be seriously reduced.

If you have a good recovery specialist already in place, the likelihood of your business getting back on its feet quickly is greatly increased. With this in mind, any business continuity plan should include such provision.

For more information please contact:

DOCUMENT SOS

Tel: 0207 498 8080 24/7 Emergency: 07850 345 154 Email: help@documentsos.com

