

Protecting your business from **WATER DAMAGE**



What you need to know about protecting your business from water damage

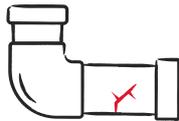
Flooding and escape of water are some of the most common and expensive claims we see. From burst pipes to heavy rain, even small incidents can stop your business in its tracks.



Understanding the risks



Flooding can come from rivers, sea, surface water or overwhelmed drains.



Escape of water includes burst pipes, broken appliances, and roof leaks.

Protect your business from flooding

It's important to check if your location is in a known flood zone, to ensure appropriate preventative measures are put in place.

- **Install flood barriers** at doors and key entry points.
- **Protect stock and equipment** by keeping it raised off the ground.
- **Seal walls and doors** to reduce water getting in.

Protect your business from Escape of Water

Without regular inspections and timely repairs, small plumbing issues can escalate into costly Escape of Water claims.

- **Service boilers and pipes yearly** and repair any leaks fast.
- **Install water sensors** that alert you to hidden leaks.
- **Upgrade insulation** to help stop pipes from freezing.

Protecting the exterior of your business from water damage

Maintaining your roof, gutters, and drainage systems is an essential part of protecting your business from water damage. Gutters should be cleaned regularly — particularly during Autumn when falling leaves can cause blockages.

Damaged roof tiles or cracked seals should be repaired promptly to avoid leaks during heavy rainfall. Installing leaf guards can also help reduce the risk of clogs and ensure water flows away from your property efficiently.

UK Businesses incurred

£ **443**
MILLION

in weather-related water damage claims in 2023.

Association of British Insurers (ABI)



Have an emergency plan in place

Even with the best preventative measures in place, water damage can still occur, and often without warning! That's why having a clear and practical emergency plan is essential. Knowing how to respond quickly can help minimise disruption, protect your assets, and keep your business running.

- Know how to **shut off your water supply** and electrics safely.
- Keep your **insurer's number handy**.
- **Set up a plan** for alternative working, including home-working or moving stock.

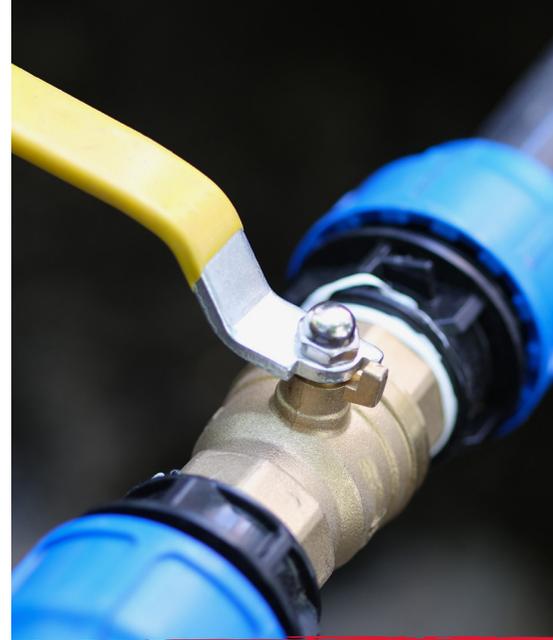
Check your insurance cover

Having the right insurance in place is crucial for protecting your business against water damage. Make sure you understand the difference between flood cover and escape of water cover, as they often fall under separate policies. Business interruption insurance is also essential – it helps safeguard your income if operations are disrupted. Review your policy carefully so you're clear on coverage limits and any exclusions that could affect your claim

Use technology to stay ahead

With technology constantly evolving, businesses can stay one step ahead of potential water damage by using smart tools that detect issues early and trigger fast responses.

- Water leak detectors and smart shut-off valves can act fast before major damage.
- Use flood alert services and set up emergency text alerts for your team.



Remember, every **£1** spent on prevention can save **£5** in clean-up costs.

£5

Association of British Insurers (ABI)





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