

\*Brighter thinking for early years

# **Factsheet**

Advice for Nurseries - Flooding

POUND GATES

CHARTERED INSURANCE BROKERS

### **Advice for Nurseries - Flooding**

In recent years the UK has seen a dramatic increase in incidents of flooding and not just in areas traditionally considered susceptible to flooding. If you have been affected by flooding, you will know the devastation and disruption it can cause to you and your business.

Over five million people in England and Wales and 100,000 people in Scotland live or work in areas at risk from coastal or river flooding. Many more are at risk of flash flooding caused by torrential downpours. If you are not in a risk area, this advice will still be useful as flooding can be just as devastating when it is caused by burst water pipes or storm damage.

In this article, we outline some practical steps you can take to protect your nursery business before a flood occurs and steps you can take after a flood to get your business back on track as quickly as possible.

With special thanks to our member benefits partner Pound Gates Insurance Brokers who have helped us compile this advice.

#### Case Study:

Ann and Malcolm McEwan, ABC Nursery, Whitehaven, Cumbria:

"We experienced flooding about six years ago. The big difference was that this was not part of a community widespread flood, so we were basically on our own. We had to close for a couple of days but were then able to open part of the building to enable us to continue with our business and provision for children and their parents.

"This in itself presented problems which had to be considered and overcome such as health and safety, floor space, staff ratios, furniture and resources.

"We worked closely with our insurance company and the contractors, especially whilst the industrial de-humidifiers (which were the size of a small car) were in operation, together with the internal scaffolding (which had to be navigated every time anyone entered or left the nursery or if a child needed to use the toilets).

"We were very aware of keeping our parents well informed and up to date, their support was invaluable.



"The one thing which gets forgotten or put on the back burner is staff morale. Keeping this as high as possible is essential to get you through.

"At least the current situations are being shared because so many of the parents of children who attend the flooded nurseries are in the same situation.

"Our advice is to accept as much help and support as possible, to try to have the occasional laugh when something silly or incomprehensible happens and know that there will be an end to it all. This will get you through."

#### **Preparation**

The most important action you can take is to find out if you are in an area that is at risk of flooding. Being aware of whether your nursery is in a flood risk area can help you prepare and help you to understand the extent to which you may be affected. If you are in an area likely to be affected, you should draw up a flood response plan (you may already have this as part of a wider disaster recovery plan). Any plan should be shared with staff so they are clear about what is expected of them. The plan should deal with how you will notify parents and evacuate children if flooding occurs during opening hours.

#### Risk of flooding

- Are you at risk of flooding? Is there a flood warning in your area? Contact the
  Environment Agency Floodline on 0345 988 1188 for advice on current conditions or
  visit the Environment Agency Flooding website <a href="https://bit.ly/32D9MMI">https://bit.ly/32D9MMI</a> where you can
  also enter your postcode into the flood mapping tool to understand how your premises
  may be affected
- Specific to Wales: Natural Resources Wales <a href="https://bit.ly/2rtC5jP">https://bit.ly/2rtC5jP</a>
- Specific to Scotland: Scottish Environment Protection Agency <a href="https://bit.ly/33zyRcY">https://bit.ly/33zyRcY</a>
- If in doubt email <a href="mailto:enquiries@environment-agency.gov.uk">enquiries@environment-agency.gov.uk</a> to get the flooding history of the land around your nursery or order a Land Registry 'flood risk indicator' at <a href="https://bit.ly/32xmLjf">https://bit.ly/32xmLjf</a> for a property in England or Wales
- Scottish nurseries should contact SEPA (Scottish Environment Protection Agency)
   http://www.sepa.org.uk/ on the Scottish Floodline 0345 988 1188. You can also email SEPA using the "contact us" tab, ensuring you change the "Nature of your email" from General Enquiry to Floodline/Flooding. Floodline's website for Scotland is <a href="https://www.floodlinescotland.org.uk">www.floodlinescotland.org.uk</a>

#### Plan ahead

 Make a flood plan if you are at risk. Think about how you will protect children and staff, deal with hazardous materials, contact parents and reduce the risk from polluting materials



- Members who are Citation clients can use the 24-hour Citation health and safety and HR helpline 0845 844 1111
- Read guidance on how to prepare your business for flooding https://bit.ly/32BTV14
- Read guidance on how to make a flood plan <a href="https://bit.ly/2qH3DSu">https://bit.ly/2qH3DSu</a> for schools and community groups. You can also use a flood plan template <a href="https://bit.ly/2K7RM72">https://bit.ly/2K7RM72</a>
- Find out how to use sandbags <a href="https://bit.ly/2Q8p2Po">https://bit.ly/2Q8p2Po</a> or contact your district/borough council for advice on sandbags and assistance
- If your property is next to a watercourse, you have responsibilities set out here in guidance on the rights and responsibilities of owning a riverside property https://bit.ly/2Q8jdBs
- If you need additional products to prevent flooding, search the National Flood Forum directory here https://bit.ly/2NCkcrO

#### Insurance

- Member Benefit Partner, Pound Gates Chartered Insurance Brokers are NDNA's
  preferred insurance partner. Having worked with them for many years, they offer up to
  a 17.5% discount for members and their bespoke insurance for nurseries includes
  property damage as well as legal support, crisis containment cover and a dedicated
  contact within their Early Years Business Support Team. Call 01473 346 118 or visit
  www.poundgateschildcare.com
- If your property is at risk of flooding, contact the National Flood Forum for advice on how to get insurance and reduce your premium or excess <a href="http://nationalfloodforum.org.uk">http://nationalfloodforum.org.uk</a>
- Contact the British Insurance Brokers' Association to find a broker that specialises in properties that are difficult to insure <a href="http://www.biba.org.uk/">http://www.biba.org.uk/</a>
- Read guidance on getting insurance in high flood risk areas if you can't get insurance https://bit.ly/2X3BalX
- You may need an Insurance Related Request Letter if your property is at risk of flooding.
  The insurer will use the letter to decide if they'll insure you and how much it will cost.
  Contact the Environment Agency to get the letter. (£60 for businesses)
  <a href="https://bit.ly/32zu4qv">https://bit.ly/32zu4qv</a>
- If you've done flood protection work on your property, you or a surveyor can complete a
  Flood Risk Report to tell insurers or buyers how the work affects the flood risk
  <a href="https://bit.ly/32BDxOf">https://bit.ly/32BDxOf</a>

#### When flooding is imminent

- Keep in contact with parents
- Make sure you and your staff know what to do if you need to evacuate



- Put together an evacuation bag with essentials in case you have to move quickly this
  must include a list of contact numbers for parents, mobile phone, register of children
  and staff, drinks and snacks, waterproofs and essential medication, baby care items
- Protect doorways and low-level air vents with sandbags or plastic bags filled with sand or earth. Unblock before using gas or ventilating equipment
- If possible, move items of furniture that are expensive or harder to repair before cheaper ones. If items can't be carried, move them away from the wall as this will speed up drying times later. Consider moving your outside belongings to higher ground
- Put plugs in sinks weigh them down with a sandbag, a pillowcase or plastic bag filled with garden soil, or a heavy object if you do not have non-return valves fitted
- Put lids down on downstairs toilets using sandbags, heavy objects or toilet bungs to reduce the risk of sewage flowing back into the nursery
- Plug water inlet pipes with towels or cloths
- If possible, open doors and windows and smear the frame with silicone sealant, then shut and lock them to provide a watertight joint. For flooding deeper than a metre, you should allow floodwater to enter the property to prevent any structural damage that could be caused by a build-up of water outside
- Disconnect any equipment that uses water (like washing machines and dishwashers)
- Safely store important documents such as insurance papers, staff information and any items of value in a watertight plastic bag in a high safe place. This should include lists of important telephone numbers such as:
  - Emergency services
  - Local council
  - Emergency claims line for your insurance broker or insurance company
  - Your landlord
  - Parents
  - Staff.

#### **During flooding**

- If in any doubt of children's immediate safety, contact their parents and/or evacuate the nursery
- If there is an immediate risk to life or you are trapped by floodwater call the emergency services on 999 and attract attention from people nearby
- If you wish to report a flood incident or have concerns your property may be immediately at risk of flooding, contact the Highways Hotline - 0845 6096609
- If the Emergency Services are on the scene, follow their instructions
- Turn off water, gas and electricity supplies at the first sign of flooding in your property
- If trapped, remain near a window where you can be seen



- Do not enter floodwaters as depth and current can be deceiving. Just 6 inches (150mm)
  of floodwater can knock an adult off their feet. The floodwaters may also be
  contaminated with sewage and there may be hidden dangers
- Move children, staff and valuables upstairs or to higher ground if threatened by floods
- If you are evacuated, you will be taken to an evacuation centre run by your local council. Free food and bedding are provided. Take your evacuation bag and contact parents once you are safe.

#### **Pumping Water**

- You can ask your local Fire and Rescue Service for help pumping out water but you may be charged a fee. You may need an environmental permit to pump water from your property yourself <a href="https://bit.ly/34QF3gl">https://bit.ly/34QF3gl</a>
- Before you do anything, check with your local Environment Agency office
   https://bit.ly/32HqcnC if you want to pump water into rivers, boreholes, ditches or
   watercourses and your water company <a href="https://bit.ly/33CyfDk">https://bit.ly/33CyfDk</a> if you want to pump water
   into public sewers, the local highways authority or Highways England
   <a href="https://bit.ly/2K9APZS">https://bit.ly/2K9APZS</a> if you want to pump water into street drains, highways or
   highway ditches
- In Scotland prior to seeking assistance with pumping water from a flooded
- premises, please read the section on "Your responsibilities" on the SEPA website, as this
  will give you advice on who is responsible and who you should contact.
  <a href="https://bit.ly/2K9APZS">https://bit.ly/2K9APZS</a>

#### Following flooding

- Contact your insurer. Try to photograph and make detailed lists of the damaged items to assist your insurers in the handling of your claim
- Don't forget NDNA's free member 24-hour legal helpline 02921 153812
- Do not switch on gas or electricity until it is checked by a professional
- Public Health England has advice on how to clear up after a flood. <a href="https://bit.ly/2Cz82tm">https://bit.ly/2Cz82tm</a>
   In Wales look at the Public Health Wales flooding information <a href="https://bit.ly/33DHZgq">https://bit.ly/33DHZgq</a>. In Scotland look at the Scottish Flood Forum website <a href="https://bit.ly/2NADXjj">https://bit.ly/2NADXjj</a> for information on dealing with a flood, cleaning up after a flood and coping with the aftermath
- Assume floodwater contains sewage
- Do not use food that has been in contact with floodwater and boil water before drinking
- Always wear waterproof gloves when handling soiled items, and always wash your hands if you touch anything soiled by the flood water



- Thoroughly clean and disinfect all items soiled by floodwater
- Contact your council at <a href="https://bit.ly/34LncaU">https://bit.ly/34LncaU</a> if they haven't provided skips or extra rubbish collections
- Report a gas leak contact National Grid at <a href="https://ngrid.com/36UObD5">https://ngrid.com/36UObD5</a> 0800 111 999.
   Find out about call charges at <a href="https://bit.ly/2NYnZ1H">https://bit.ly/2NYnZ1H</a>
- Contact your local electricity company at <a href="https://bit.ly/2QaJ2kb">https://bit.ly/2QaJ2kb</a> to report an electrical hazard or a problem with overhead electricity lines
- Contact your council at <a href="https://bit.ly/34LncaU">https://bit.ly/34LncaU</a> to report an overflowing drain or sewer
- Contact your NDNA network or if you do not have one, your Local Authority to seek help if you need temporary places for your children or could you offer some if not affected
- Contact your council at <a href="https://bit.ly/34LncaU">https://bit.ly/34LncaU</a> for help getting temporary accommodation
- Contact Citizens Advice for help getting emergency money at <a href="https://bit.ly/2q0G9I5">https://bit.ly/2q0G9I5</a>
- Contact the British Damage Management Association at <a href="http://www.bdma.org.uk/">http://www.bdma.org.uk/</a>
- For any Counselling services please speak with your Early Years department in the first instance for any support available
- Consider making changes to your premises to minimise the impact of future floods. This
  could include things like raising electrical sockets higher up the wall, replacing plaster
  with a water-resistant version or replacing timber floors with concrete.

#### Moving to temporary premises

- If your property is too damaged to use as a nursery and you manage to secure temporary accommodation, English nurseries need to contact Ofsted straight away as you will need to be registered for temporary accommodation. Welsh nurseries must contact CSSIW at <a href="https://bit.ly/2WZXNYC">https://bit.ly/2WZXNYC</a> (page five of the notification form refers to change of premises). Scottish nurseries must complete a "notification" form by logging in to the Care Inspectorate website <a href="http://www.careinspectorate.com/">http://www.careinspectorate.com/</a>
- Keep parents informed and involved
- Remember to advise your insurance broker if you are going to be trading from a different address
- For refurbishing and nursery toys and furniture, our Partner TTS can help you. Please call them on **0800 318686.**

Advice for Nurseries - Flooding (Pound Gates) V.02 - 7 October 2021





## **Factsheet**

#### \*Brighter thinking for early years

Our factsheets are written by early years experts for the early years workforce. Most NDNA factsheets are free to our members.

NDNA is the national charity and membership association representing children's nurseries across the UK. We are a charity that believes in quality and sustainability, so we put our members' businesses at the very heart of

We are the voice of the 21,000-strong nursery sector, an integral part of the lives of more than a million young children and their families. We provide information, training and advice to support nurseries and the 250,000 people who work in them to deliver world-class early learning and childcare.

See the full range of NDNA factsheets at www.ndna.org.uk/factsheets

The information provided in this factsheet is for use by early years practitioners only. It has been written by early years experts but is not intended to be, and should not be relied upon, as a substitute for professional advice. NDNA has endeavoured to ensure the accuracy of the information presented in this factsheet. NDNA assumes no legal liability or responsibility for your interpretation or use of the information contained within it.

#### **National Day Nurseries Association**

National Early Years Enterprise Centre, Longbow Close, Huddersfield HD2 1GQ tel: 01484 407070 fax: 01484 407060 info@ndna.org.uk www.ndna.org.uk