FACT SHEET

Surviving Flood

The Australian climate can be volatile. Floods, along with periods of severe drought, are a regular and unavoidable occurrence. A flood can have disastrous consequences for individuals, organisations and communities. The best way to manage the risks is to have a plan in place before a flood hits.

The frequency of extreme weather events and natural disasters such as floods, fires, storms and tropical cyclones appears to be on the increase. Floods can occur suddenly after periods of intense rainfall or build up slowly over days or even weeks. Even after extended periods of dry conditions, in a flood zone things can change very quickly.

Beyond the obvious and very serious risks to life and property, a flood can disrupt business processes, prevent the delivery of important services and lead to serious financial losses. During a flood a Church organisation working in health or welfare might find itself unable to reach clients in critical need, a diocese might lose its computer network and be unable to pay its workers or a parish might find itself unable to serve a community in desperate need of support and guidance. The impact of flood can continue long after floodwaters subside. It can take weeks and even months to get back to usual operations.

Though little can be done to prevent natural disasters like floods from occurring, it is possible to minimise the impact. Having emergency plans in place make it easier for your organisation to minimise losses, maintain business continuity and get back to delivering services and achieving its mission sooner. It also clearly demonstrates a duty of care.

Understand the risks

Floods can generate a variety of risks depending on the scale and severity of the event. The type of flooding that could affect you, which could include flash flooding, flooding along rivers, overflow of drainage systems and storm surges, the likely impact of flood on your people and property and just how likely it is that a flood will occur in your area, will all be factors in determining your level of risk.

Remember, you can be affected even if your premises are not inundated by floodwaters. If your town or suburb is flooded, access roads may be closed and power, water and phone services could be cut off for extended periods of time.

The best way to identify your organisation’s unique set of risks is to conduct a risk assessment. See the Practical Help section below to access a helpful guide to this process. Your local council and State Emergency Service (SES) will also be a useful resource.

Develop emergency plans

Once you have identified your risks, you can begin to explore and implement an emergency plan. It is best to involve as many stakeholders as possible in the creation and management of your plans.
Your flood plans should cover four key areas:

1. How you will prepare for flood. This would include developing business continuity and evacuation plans, establishing systems for monitoring flood risks and ensuring you have adequate insurance in place.

2. Procedures for when a flood is imminent.

3. Procedures for during a flood.

4. Procedures for after a flood.

Your plan will also need to identify the triggers to bring each phase of your plan into action. A trigger could be sudden heavy rainfall or a warning from the Bureau of Meteorology. It is important to consider how long it will take to activate your plan and compare this to the amount of time you are likely to have. In the case of flash flooding time may be very limited. Floods can strike at any time of the day or night, so you need to consider what you will do if a flood warning is received when your organisation is closed, for example over the weekend or for schools, during the holidays.

Communication and training

Appropriate training should be provided for employees, students, volunteers and contractors so everyone understands the plans and their role and responsibilities. This could take the form of a group session, online training program or a one-on-one briefing depending on age, experience and location. This training should also be part of the induction process for employees, volunteers and contractors at the commencement of employment.

Monitoring and review

Plans should be monitored and reviewed on an annual basis to ensure all details are up-to-date and any resources including emergency kits and equipment are in place. Reviews should also be completed after a flood event, if buildings or property change, if business activities or services change and after any training exercises have been conducted. The review process is an opportunity to identify what parts of the plan work well and what needs to be refined.

Practical help

CCI has a number of useful publications on this and many other topics available at www.ccinsurance.org.au/rm or by calling the Risk Management helpdesk on 1300 660 827. They include:

- Surviving Flood Checklist
- Property Protection Fact Sheet
- Protecting Property Checklist
- Managing Risk in Catholic Organisations

Information and assistance is also available from:

- Australian Bureau of Meteorology www.bom.gov.au
- Australian Broadcasting Service News Radio www.abc.net.au/newsradio
- Emergency Management Australia www.ema.gov.au
- World Health Organisation www.who.int/en
- Master Builders Association www.masterbuilders.com.au
- Australian Red Cross www.redcross.org.au/default.asp
- Lifeline Australia www.lifeline.org.au
- The Australian Counselling Association www.theaca.net.au
- Your state or territory emergency service

Legislation, guidelines and codes of practice


HB 266:2010 Guide for Managing Risks in Not-For-Profit Organisations

To discuss your insurance options speak to your Account Executive visit www.ccinsurance.org.au or call on 1800 011 028.

For assistance with risk management, please contact the Risk Management Helpdesk on:

1300 660 827
riskmanagement@ccinsurance.org.au
www.ccinsurance.org.au/rm