

LA NIÑA FLOODING RISK AND PREVENTIVE ACTION

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Hollard Broker Markets' Risk Improvement Centre of Excellence (CoE) has identified the risk of severe flooding in South Africa between December 2016 and February 2017, as a result of the La Niña weather phenomenon.

It is imperative that brokers and their clients understand this risk properly, and act to prevent potentially catastrophic losses and costly claims.

Understand flooding – and what can be done

Excessive rain can result in rivers, streams, oceans, bays, lakes, canals and dams overflowing, and causing flooding.

Flooding can also occur as a result of stormwater run-off accumulating in normally dry areas, which are unprepared for high volumes of water.

That's why Hollard Broker Markets' Risk Improvement team has prepared a comprehensive *list of protective, proactive steps that you and your clients can take:*

- 1.** Check if you are at risk of flooding from a nearby river, watercourse, lake or dam, should it overflow.
- 2.** Clean and unblock gutters, drain pipes, drains entrances and all drainage apparatus, and protect the drain inlets with metal grates and strategically placed curbs.
- 3.** Repair holes in perimeter walling, to prevent water from entering your premises in the first place.
- 4.** Build protective walls (bunding) around sensitive equipment, especially electrical equipment, furnaces, boilers, computers, electronic switchgear – or other equipment that uses oils to keep cool.
- 5.** Do not place products or equipment that can leak oil, solvents or fuel in areas that are likely to flood. Contamination slows up building clean-ups.
- 6.** Relocate sensitive and high-value equipment and critical records to higher ground or above water risk levels.
- 7.** Identify suppliers of sensitive equipment well in advance of potential flooding, to reduce downtime following an incident.
- 8.** Seriously consider physical barriers such as floodgates, special doors and sandbagging at all susceptible entrances.
- 9.** Risk-manage openings to basements and tunnels. Seal old piping that is no longer in use. Repair any openings considered below the flood level.

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10. Seal all water intrusion points in the floors and walls, including:

- Sanitary systems: use automatic closing devices such as check valves on waste water systems, sanitary sewers, combined sewers, storm drains and floor drains
- Piping, wiring, conduit and penetrations to prevent seepage: permanently seal gaps with water-resistant materials
- Ventilation ductwork and shafts: re-route ductwork above the flood level, where possible, and seal the remaining openings
- Electrical and signalling conduits: permanently seal gaps with water-resistant materials, including penetrations into electrical panels mounted on the wall that may not be apparent without opening the panels
- Construction floor and wall joints: seal construction joints and cracks caused by settling, impact and other factors

11. Do not narrow, re-route or change any on-site watercourses.

12. Locate emergency and maintenance equipment in areas above the predicted flood levels, where possible, including:

- Emergency power equipment
- Critical spare parts, motors and, hand tools and equipment
- Building, construction and equipment plans, maintenance manuals, etc.

13. Properly anchor anything that could float or move due to buoyancy, moving water or wave impact. This also prevents the creation of debris. Structures of concern include storage tanks, silos, bins, sealed conduits and pipes.

14. Install watertight covers over cable trenches to prevent the trenches from being filled with silt and debris.



15. Install (and regularly test) water sensors and relay devices that will automatically send an alarm or shut off non-essential electrical devices before flood damage occurs.

16. Install automatic sprinkler valves and pumps outside flood-prone areas, so that they will operate should flood debris rupture ignitable liquid tanks or flammable gas piping. Sprinklers will be essential should the fire service be unable to reach a blaze.

Act now – share with your clients

“Hollard Broker Markets appeals to brokers to action this risk management process as an immediate priority. Risk management encouragement is a vitally important role you can play in the success of your business clients, and we recommend that you to discuss our preventive tips with them,” says Marcel Wood, head of Hollard Broker Markets’ Risk Improvement CoE.

“Don’t leave your preparations to the last minute – there is already little time to waste.”

In the unfortunate event that Hollard Broker Markets clients anywhere in South Africa do suffer rain and flood damage during the period between 1 December 2016 and 28 February 2017, Hollard has entered into an agreement with Drizit Environmental to respond to flood and water-damage situations. **The Drizit 24-hour call centre can be contacted on 0861 MY RISK (0861 69 7475).**

To find out more about how you can assist your clients to prepare for the worst effects of La Niña, please contact

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