

# LET'S GET READY FOR CLIMATE CHANGE



**HUMBER**

Local Resilience Forum



INFORMATION FOR LOCAL BUSINESSES

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## LET'S GET READY FOR CLIMATE CHANGE

The world's climate is changing. It will bring opportunities for some of us but also an increasing likelihood of disruptive events that could make it more difficult for you to operate your business.

The effects of climate change are expected to include rising temperatures, warmer winters, more frequent and intense heat waves, increasing coastal erosion, and generally drier conditions – alongside heavier bursts of rainfall and a greater risk of flooding.

There are many things in life that are unpredictable and running a business is no exception but there are things you can do now and in the longer term to increase your resilience to disruptive events. This guide outlines some of the main steps.

You can check out your resilience now by using this free health check tool:

[businessresiliencehealthcheck.co.uk](https://businessresiliencehealthcheck.co.uk)



## PREPARING FOR EXTREMES IN HOT TEMPERATURES

Climate change has already increased the frequency and intensity of heat wave events, If your staff are uncomfortable they will be unable to work to their best. Here are some practical steps for your workplace to consider:

- 🔥 if you have a ventilation system, check this is switched on and operating in 'summer mode' if it has one
- 🔥 install blinds, curtains or external shutters on windows and reflective roof tiling
- 🔥 move workstations away from places subject to radiant heat
- 🔥 keep sunscreen products in the workplace for staff working outside in sunny weather
- 🔥 plant deciduous trees or climbing plants near south-facing windows for seasonal shading
- 🔥 use smart thermostats and temperature sensors where possible to manage indoor temperatures
- 🔥 install double or triple glazing with low solar gain glass (low g-value)
- 🔥 good insulation on buildings can also keep heat out – consider your roof or loft insulation to prevent heat from radiating down from sun-exposed roofs.



## HOW TO IMPROVE WORKING PRACTICES

Here are some suggestions for changing working practices to adapt to extremes in temperature:

- 🌍 encourage staff to take more breaks in the fresh air when temperatures are high, particularly in high heat areas like kitchens
- 🌍 be prepared to adapt working practices as necessary, such as changing the hours of staff that work outside, or encouraging home working during periods of extreme weather
- 🌍 use confidential medical questionnaires to support members of staff who have pre-existing medical conditions that are sensitive to extreme temperatures, such as heart disease, epilepsy, high blood pressure and diabetes
- 🌍 open windows (when it is safe to do so) when the air feels cooler outside, for example at night, and try to get air flowing through the building
- 🌍 to reduce heat generated in the building, turn off lights and electrical equipment that are not in use at cooler times of the day
- 🌍 consider any special arrangements that might be required for employees who work outside, for example introducing more frequent rest periods, advice on use of sun block, keeping hydrated, dressing appropriately, shading windows etc
- 🌍 write a severe weather policy to advise staff what they should do if they can't get to work because of adverse weather conditions.



## PREPARE FOR FLOODING

Climate change brings an increased risk of flooding from rain, rivers and the sea. The first step in being prepared is checking if you are at risk from flooding on the Environment Agency Website: [gov.uk/prepare-for-a-flood](https://www.gov.uk/prepare-for-a-flood). Sign up to flood warnings if they are available to you and write a flood emergency plan. Here are some other practical steps you can think about:

- 💧 avoid storing stock, ICT, chemicals and other valuable assets on the floor and in basements
- 💧 make sure you have out of hours contact details for staff that could help move and protect stock, vehicles and other assets if warnings are issues
- 💧 regularly check that your gutters and drains are clear of debris
- 💧 consider fitting one way valves on your drains and sewers
- 💧 consider whether you could use the new generation of demountable flood defence products such as those tested and approved by British Standard Institution (BSI)
- 💧 consider whether you can upgrade your site drainage systems, such as using porous materials or increasing your sewer capacity, to cope with sudden downpours.

For further guidance, the Environment Agency have produced a business plan checklist to view:

📄 [gov.uk/government/publications/preparing-your-business-for-flooding](https://www.gov.uk/government/publications/preparing-your-business-for-flooding)



## BUSINESS CONTINUITY PLANNING

Some of the other consequences of climate change could include increasing gales, drought, power outages, transport disruption and interruptions to the supply chain. Disruptive events like these can happen at any time and it is a good idea for all businesses to have thought about some basic business continuity planning.

Business continuity planning is about having common sense precautions in place to help you to survive a disruption and recover afterwards. It doesn't have to cost a penny – and you might even find that it helps you win contracts and negotiate cheaper insurance policies.

Some of the key benefits that business continuity could bring are:

- 🌐 having arrangements in place to fulfil your obligations in a crisis
- 🌐 being more confident about the decisions you make in a crisis
- 🌐 providing assurance and protection to your staff
- 🌐 showing customers and suppliers you are serious about the resilience of your business
- 🌐 increasing your company's reputation.

Use the UK Climate Impacts Programme (UKCIP) to assess your organisation's vulnerability to climate change and develop appropriate adaptation plans  
🌐 [ukcip.org.uk/wizard](https://ukcip.org.uk/wizard)



Visit 🌐 [humberlrf.gov.uk/prepare-your-business](https://humberlrf.gov.uk/prepare-your-business) now and complete a five minute business continuity plan.

## CLIMATE CHANGE AND INSURANCE

Insurance goes hand-in-hand with preparing for disruptive events. It can provide essential cover in the event of something going wrong. The main insurable risk from climate change is from extreme weather events such as flooding, stormy weather and excessive temperatures, but there are a number of types of insurance that might be appropriate.

Depending on the size and nature of your business for example in some circumstances business interruption insurance could provide financial support for periods when your business has a reduced turnover.

The Association of British Insurers provide an overview of insurance available at 🌐 [abi.org.uk/products-and-issues/choosing-the-right-insurance](https://abi.org.uk/products-and-issues/choosing-the-right-insurance) and it's a good idea to ask a broker for advice on what's right for you.

You should also check your current insurance policies to see what's covered and to make sure you are not underinsured. A broker will be able to provide advice on the correct value of your properties and assets.

Do not forget that there are limits on what insurance can do – it cannot cover all your losses, customer dissatisfaction and loss of reputation for example and it can take a long time for claims to come through.

Make sure you keep copies of your insurance policies in an accessible place in case of an emergency – perhaps in your grab bag.

## USEFUL WEBSITES

Business Continuity Planning Advice

🔗 [humberlrf.gov.uk/prepare-your-business](https://humberlrf.gov.uk/prepare-your-business)

Yorkshire & Humber Climate Commission

🔗 [yorksandhumberclimate.org.uk](https://yorksandhumberclimate.org.uk)

Partnership UK Climate Impacts Programme

🔗 [ukcip.org.uk](https://ukcip.org.uk)

Met Office

🔗 [metoffice.gov.uk](https://metoffice.gov.uk)

Association of British Insurers

🔗 [abi.org.uk](https://abi.org.uk)

Local Climate Adaptation Tool

🔗 [lcat.uk](https://lcat.uk)

UK Climate Impacts Programme

🔗 [ukcip.org.uk/about-us](https://ukcip.org.uk/about-us)

Environment Agency

🔗 [gov.uk/prepare-for-flooding](https://gov.uk/prepare-for-flooding)

UK Health Security Agency,

Beat the heat: hot weather advice

🔗 [gov.uk/government/publications/beat-the-heat-hot-weather-advice](https://gov.uk/government/publications/beat-the-heat-hot-weather-advice)

Health and Safety Executive

🔗 [hse.gov.uk/temperature/thermal](https://hse.gov.uk/temperature/thermal)

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