

Useful websites

Business Resilience Health Check www.businessresiliencehealthcheck.co.uk

Business Continuity Planning Advice www.letsgetready.org.uk

Yorkshire Climate Change www.yourclimate.org

Partnership UK Climate Impacts Programme (UKCIP) www.ukcip.org.uk

Met Office www.metoffice.gov.uk

Association of British Insurers www.abi.org.uk

Climate UK climateuk.net

Environment Agency www.gov.uk/prepare-for-a-flood

Health and Safety Executive www.hse.gov.uk/temperature/thermal

Let's get ready for
climate change



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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 predicted effects of climate change include rising temperatures, drier weather, droughts, heat waves, colder winters and increased periods of intense rainfall and 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.

Preparing for extremes in hot and colder temperature

Climate change could bring hotter summers and colder winters. If your staff are uncomfortable they will be unable to work to their best.

Here are some practical steps for your workplace to consider now or when you look at future building improvement works:

- Increase the use of air conditioning and fans to reduce internal temperatures.
- Install blinds or solar films on windows and reflective roof tiling.
- Insulate high temperature pipes or plant.
- Insulate water pipes against freezing.
- Move workstations away from places subject to radiant heat.
- Provide additional heating and drying facilities in offices and staff rest rooms.



You can check out your resilience now
by using this free health check tool:
www.businessresiliencehealthcheck.co.uk

Here are some suggestions for changing working practises 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 practises 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 with pre-existing medical conditions that are sensitive to extreme temperatures, such as heart disease, epilepsy, high blood pressure and diabetes.
- 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 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.
 - Provide advice to your staff on safe winter driving and checking the road worthiness of company vehicles on a regular basis.
 - Have arrangements to review and postpone activities that may be hazardous in winter conditions, and to increase supervisory checks to ensure employees remain fit and well.
 - Have arrangements for clearing and gritting footpaths and car parks following heavy snow, and for closing access those that cannot be cleared.

Preparing 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: 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 employees staff that could help move and protect stock, vehicles and other assets if warnings are issued.
- 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 Standards 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.



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 this 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.
- Showing customers and suppliers you are serious about the resilience of your business.
- Providing assurance and protection to your staff.
- Increasing your company's reputation.

Visit www.letsgetready.org.uk now and complete a 5 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 produces a booklet summarising the cover available at www.abi.org.uk/information/business 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 aren't underinsured. A broker will be able to provide advice on the correct value of your properties and assets.

Don't forget that there are limits to what insurance can do - it can't 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.

