

Project Background

FCI was instructed by a major insurance broker to undertake a flood risk assessment on a large timber factory situated in Fife, Scotland.

The 10-acre site is bordered by a tidally influenced river on the northern perimeter but has not flooded from the river or any source during the current clients 30-year tenure. Analysis of the available flood mapping for the area showed the site location to be susceptible to flooding from the river during a 10% (1 in 10) return period, a very high chance.

The estimated maximum loss for the facility in the event of a flood was calculated to be £3,000,000.00 and had a current deductible of £250,000.00 in the event of flooding.

Project Outcome

FCI undertook a site specific topographic survey to quantify the ground levels onsite which were then compared to detailed flood modelling information for the river which included analysis for a joint fluvial/tidal flood event.

The greatest risk to the site was deemed to be from fluvial (river) flooding for which only sections on the external yard were considered to be at risk during a 0.5% (1 in 200) flood event.

The topographical survey brought to light elevated areas of the external yard which were above the predicted flood level and could be used to relocate lower level stock in the event of a flood warning being issued.

As a result of the findings, a flood emergency response plan was produced to accommodate the need to relocate stock in the event of a flood warning and the insurance company agreed to offer full flood cover with a greatly reduced deductible down from £250,000.00 to £25,000.00.



Client

Major Insurance Broker

If you would like further information on our service, please get in touch on
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