



ClimateSouthWest

WEATHERING THE STORM



Saving and Making Money in a Changing Climate

A Practical Guide for Tourism Businesses in the South West

2014

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How to use this guide

This guide has been produced for tourism businesses in South West England. Its aim is to help businesses to begin thinking about how they could be affected by extreme weather and how they can build their resilience to these events. It does not provide an exhaustive and comprehensive set of actions, but should be viewed as a base from which you can assess your current vulnerabilities. The guide also references a range of contact information available for tourism businesses for further advice and support.

To get the most out of this guide:

- Read the introductory sections on why climate change is relevant now, what the key impacts can be and what this means for your business.
- Read the section on how to prepare for extreme weather events. This is split into topics such as insurance, your premises and your people. For each topic, the guide asks a series of questions to help you think about how you might be affected and identifies a series of simple and low-cost actions you could take.
- Do you need more advice? Refer to the tools and contacts section.

The information in this guide has been focused on actions that are relatively easy for tourism businesses to achieve, tackling issues that are within your control or influence. You might not be able to stop flooding or an extreme storm event affecting your business, but you can take a few simple steps to reduce the impact these might have on your business so that you can remain operating. As with any guide, you must consider your specific circumstances and what it is feasible and cost effective for you to do.

What do I need to know?

What are the effects of a changing climate likely to be?

➔ More frequent and severe flooding

The majority of flooding is caused by heavy rainfall which can lead to rivers overflowing their banks or drainage systems being unable to cope with the volume of water. In the South West, the estimated increase in average winter rainfall is 7% by the 2020s and 17% by the 2050s.

The winter of 2013/2014 was the wettest since records began in 1910, causing widespread flooding and storm damage. For small businesses this caused an estimated £831 million of damages (Federation of Small Businesses 05/03/14) with over £1.1 billion of insurance claims having been made (Association of British Insurers 13/03/14).

Do you know if your business (or key employees' homes) is in a flood risk area? If so, would your business survive a serious flood? How would your customers or visitors be affected? How long would it take to recover?



➔ Increasing summer temperatures

In the South West, it is estimated that the average summer temperature may increase by 1.6°C by the 2020s and 2.7°C by the 2050s.

Increasing summer temperatures could be beneficial to the UK tourist industry. Research carried out by South West Tourism (SWT) has shown that the climatic conditions for tourism are set to improve in the future, potentially encouraging more 'staycations' and attracting overseas visitors from areas such as the Mediterranean, which may become unbearably hot in summer.

“This caused an estimated £831 million of damages, with over £1.1 billion of insurance claims having been made.”

Increased visitor numbers will need to be carefully managed however, as this will put popular destinations that are already at capacity under increased pressure. Increased visitor numbers could also increase pressure on the natural environment, which is a key draw for visitors affecting the long terms sustainability of the destination as a generator of economic worth.

More frequent and intense heat waves will increase the health risks for visitors, with associated water restrictions affecting the maintenance of gardens and outdoor areas. Dry weather and droughts also increase the risk of subsidence, which can cause costly structural damage to buildings. Increases in heat related illness will also place additional stresses on health services as they deal with providing extra support during spells of hot weather.

→ Coastal change

By the 2050s the seas around the south west are expected to have risen 26-29cm from a 1991 baseline. This sea level rise and increased winter rainfall, together with more frequent and intense extreme weather, will increase the risk of coastal erosion and flooding. During the 2013/2014 winter, the south west coast of England experienced an unprecedented sequence of very energetic wave conditions. According to the Met Office, the storm Hercules on 6 January 2014 was a 1 in 5 to 1 in 10 year wave event alone, whereas the storm Petra on 5 February 2014 was probably the most damaging storm in terms of coastal impact on the south coast of Devon and Cornwall for the last 50 years. The 8-week sequence of storms from mid-December 2013 to 10 February 2014 represented the most energetic period of waves to have hit this coast since 1950.

“During the 2013/2014 winter, the south west coast of England experienced an unprecedented sequence of very energetic wave conditions.”

Coastal flooding directly affects some seafront businesses, whilst also affecting visitor access to beaches, promenades and coastal roads. Coastal erosion, especially land slippage, damages footpaths and other coastal infrastructure (including roads and railways), which will require more frequent maintenance or possibly re-routing. Shifts in sand and shingle may affect beach volumes, altering the shapes, sizes and texture of some beaches – a key visitor attraction.

NOTE: The above estimates of how the climate is likely to change are taken from the UK Climate Projections 2009 (UKCP09). The projections are based on emissions scenarios, and show a range of possible outcomes and the probability of each outcome. The figures quoted above are the central estimates based on the high emissions scenario. For more information on UKCP09 see <http://ukclimateprojections.defra.gov.uk/>

CASE STUDY

Coastal Change Case Study

South Milton Sands is a National Trust owned beach within the South Devon Area of Outstanding Natural Beauty. Known for its stunning golden sands, since 2008 the National Trust, in collaboration with the local community, has embarked on a process of regenerating the existing dune system and creating new parking and access points. Following the winter storms of 2014 extensive damage was done to the dunes and access track, and the National Trust are now having to consider how they will continue to manage the area to adapt to a future which may bring significant coastal impacts.

Read about how the National Trust is adapting to a changing coastline here:

<http://www.nationaltrust.org.uk/article-1355823320656/>

How is a changing climate relevant to tourism businesses?

Tourism plays a vital role within the South West's economy, with over 118 million visitors (21.2 million overnight visitors and 96.8 million day visitors) in 2008, spending over £9 billion. Tourism supports about 200,000 full-time jobs in the South West (South West Tourism Alliance 'The Value of Tourism 2008').

The South West's beautiful and historic landscape is a key asset in attracting visitors, with 2 National Parks, 14 Areas of Outstanding Natural Beauty (including Britain's largest, the Cotswolds), more than two thirds of England's heritage coast and a high proportion of the UK's rarest and most endangered habitats. Its historic environment includes 35% of the country's scheduled monuments including the iconic Stonehenge and 24% of all listed buildings including the historic houses, cathedrals, castles and museums which attract millions of visitors a year. It is also internationally significant, with four World Heritage Sites: Stonehenge and Avebury; the City of Bath; the Jurassic Coast and the Cornwall and West Devon Mining Landscape World Heritage Site.

The importance of tourism to the South West means it is vital to ensure the industry is resilient to the effects of climate change and well-placed to make the most of potential opportunities from a longer tourist season and increased visitor numbers. It will also be important to safeguard the natural and historic environment from the increased pressure that higher visitor numbers may bring.

Tourism businesses are already affected by extreme weather and there is a growing awareness that these effects will increase in the future.

In February 2014, VisitEngland undertook a survey of tourism businesses who had attended a workshop or one-to-one advice session which they had conducted in response to that winter's flooding. The survey results found that:

- 88% of the respondents recorded that they had in some way been affected by the floods and storms.
- 25% had been affected by visitors cancelling pre-booked trips.
- 66% stated it would impact their overall business performance for that year.
- Since attending a workshop or advice session, almost two-thirds had made at least some changes to the business, with three quarters (78%) intending to make changes in the future. However, 14% have not and did not intend to make any changes.
- A third (34%) said they had or were planning to have a written contingency plan in place for dealing with extreme weather, whilst almost half (45%) did not have a plan and were not planning to put one in place. One in five (21%) were still not sure.



Read more about VisitEngland's support to businesses during the winter 2014 floods here: <http://www.visitengland.org/flood-response/>



What can I do to prepare?

What is the business case for preparing for a changing climate?

Adapting and preparing for extreme weather should be treated in a similar way to any other business risk, recognising the costs and opportunities that it represents. Approaching it in this way, with a long-term view in mind, may help you to:

- Improve your goods and services.
- Protect your existing customer base while creating opportunities with new ones.
- Increase the efficiency of your processes.
- Cut costs and drive profitability.
- Provide peace of mind for your customers, visitors, and suppliers.
- Improve the job security of your staff.
- Recognising the risks to your business is the most important first-step in thinking about what measures to put in place to build your resilience. The Climate Prepared website has been developed specifically for tourism businesses www.climateprepared.com. It provides a checklist to help you assess how climate change will affect your business, determining the effects of flooding, heat wave, drought, and coastal change. It also includes a checklist on how a tourism business can adapt and a printable action plan report.
- Additionally, the Business Resilience Health Check Tool is available to outline and help prioritise actions for businesses to take and where to go for support and information to be more resilient www.businessresilience-healthcheck.co.uk/ This has been developed by Climate UK and Business in the Community with input and funding from the Environment Agency's Climate Ready Support Service. Upon completion you will receive a bespoke report outlining the actions you should address, giving you a good starting point to develop a practical and coherent business resilience plan.

What can I do to prepare?

Insurance

→ Ask yourself:

- When did you last check your insurance cover?
- Are you covered for floods and storm events?
- Do you have business continuity cover if your business is interrupted?
- Does your insurance policy replace new for old or have limits for repairs?

→ Take action:

- Check your insurance cover at least annually. Confirm that you have a policy that covers the full value of your business and keep documents safe from weather impacts (and store copies off site).
- In the event that you have to make refunds to customers, review the conditions of your business insurance policy to see if there is any relief under the business interruption and consequential loss sections.
- Check that buildings and contents insurance covers flooding and storms.
- For properties in coastal areas, discuss your requirements with your insurer and be aware that not all insurance companies have the same approach to coastal erosion and business cover.
- Check if you have business continuity insurance that will cover you while you cannot do business.
- Catalogue your assets (could include photographs or video).
- Make sure that the period of time that you are insured for is adequate. In the case of a major flood, for example, there can be long delays while property dries out and affected customers return to do business with you.
- Check with suppliers about their approach to quickly replacing damaged stock if cash flow has been badly interrupted.

→ Further information:

- Check with your own insurance broker for more information, or contact the Association of British Insurers (ABI) at <http://www.abi.org.uk> or **020 7600 3333**, or the Federation of Small Businesses (FSB) on **0808 2020 888**.
- The link below provides information on the types of insurance SMEs may need, including property, employees and financial risk (Insurance for Small Businesses: A Guide To Protecting Your Business): <http://www.abi.org.uk/InformationBusiness/40507.pdf>
- AXA has produced a guide '**Preparing for Climate Change: a practical guide for small businesses**' which provides advice on what businesses can do to reduce the risks, including developing a business continuity plan: <http://nationalfloodforum.org.uk/wp-content/uploads/AXA-preparing-for-climate-change.pdf>
- There are other types of insurance you can consider such as: engineering insurance to repair/re-instate machinery and computers; goods-in-transit insurance to cover goods while they are being moved; frozen food insurance which covers you if there is a failure of the public electricity supply; others such as glass insurance, cancelled event insurance etc.

Don't forget to take into account the length of time an insurance payment could take and potential cash flow problems. A loss adjuster may need to visit.

NOTE: If your property is not fully insured for the right sum, but perhaps only 50%, then you will only be paid 50% of your claim.

Some companies waive this condition for buildings, so it is important to check!

What can I do to prepare?

Premises

→ Ask yourself:

- Do you know if you are in an area at risk from flooding or flash flooding?
- Do you keep a stock of temporary flood protection equipment e.g. sandbags, flood boards and airbrick covers?
- Are you about to sign a long-term lease agreement which would make it difficult to relocate? If you are, have you checked if you can afford the relevant insurances, including business continuity insurance?
- Do you have the equipment to clean up after an extreme weather event? Are you able to purchase this now?
- If your premises have been damaged by extreme weather, have you thought about putting in place measures to help prevent this in the future?
- Do you have alternative premises available for your guests or visitors if your primary ones were damaged?
- Are there mutual weather warning systems that you could share with neighbouring businesses? Can you share alternative suppliers, accommodation, etc.?
- How well do your buildings and building services cope with high temperatures, and how would this affect your customers?
- Could increased chances of subsidence affect your business?

→ Take action:

- Before you sign a lease, make sure you are comfortable with the lease conditions. If you are in a flood risk area, consider the length of the agreement and potential implications.
- Find out more about the management plans for your area. All sections of the coast now have a Shoreline Management Plan (SMP), which includes a large-scale assessment of the risks and lays out the plans to help reduce these risks to people and the environment.
- When upgrading your premises, for whatever reason, consider ways to make your property more resilient to severe weather. This could include assessing your options for improved site drainage such as sustainable drainage systems (SUDs) and permeable surfaces.

→ Further information:

- Is your business at risk of flooding? Find out now – call the Environment Agency Floodline on **0845 988 1188**, visit the Environment Agency floodmaps <http://goo.gl/S3hLB> and sign up for Flood Warnings Direct.
- The Met Office provides weather forecasts – **01392 885680** and <http://www.metoffice.gov.uk>
- The Environment Agency's Flood Preparation Guide offers on-line practical advice from the Environment Agency on how small businesses can prepare for a flood, including a simple template to help you develop a Flood Plan: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/292943/geho1009brdl-e-e.pdf
- 'Flooding - minimising the risk' is a flood pack developed by the Environment Agency for caravan/camping site managers to help them address flooding issues. Although designed for caravan and campsites, the pack contains general

Do not assume that because the Environment Agency does not identify your area to be at risk of flooding that you are not.

You may still be at risk from flash flooding, surface water or groundwater flooding.

information useful to all businesses. <https://www.gov.uk/camping-and-caravan-sites-minimise-your-flood-risk>

- RICS guidance on flooding <http://www.rics.org/Global/RICS-Flooding-consumer-guide.pdf> includes advice on how to find a surveyor.
- More information is available on the repair and restoration of buildings following extreme weather at CIRIA's (Construction Industry Research and Information Association) website: <http://www.ciria.org/flooding>
- The Property Care Association (PCA) is the trade body for the structural waterproofing, wood preservation, damp proofing, flood remediation and structural maintenance industries in the UK and can offer advice on these issues. <http://www.property-care.org/>
- Bill Gething has written a report 'Design for Future Climate' which provides information on what we

need to do to adapt our buildings in the face of a changing climate. http://www.arcc-network.org.uk/wordpress/wp-content/D4FC/01_Design-for-Future-Climate-Bill-Gething-report.pdf

- For managing risk and responding to climate change impacts in older properties, see English Heritage's Climate Change and Your Home website (<http://www.climatechangeandyourhome.org.uk/live/>). The Society for the Protection of Ancient Buildings (SPAB) also provides technical advice on flood avoidance, precautions, cleaning up, drying out and repairs <http://www.spab.org.uk/advice/technical-qas/technical-qa-31-floods-and-old-buildings/> covers. Local authority Conservation Officers can also provide advice in the event of flooding or on climate change mitigation and adaptation.

→ Other practical measures you can take include:

- Move electrical sockets to above the flood level and separate electrical circuits.
- Keep a stock of temporary flood equipment.
- Check options for improved site drainage.
- Fit non-return valves in waste pipes and outlets. These are fitted to wastewater pipes to prevent wastewater from flowing into the property during a flood.
- Landscape gardens to help absorb rainwater.
- Lay ceramic tiles on the floor and use rugs instead of fitted carpets.
- Use lime plaster instead of gypsum.
- Consider raising door thresholds.
- Fit stainless steel or plastic kitchens instead of chipboard.
- Position main parts of a heating or ventilation system upstairs, above the ground floor.
- Consider replacing vulnerable wooden window frames and doors with synthetic ones, but seek advice for listed buildings or buildings in conservation areas (see English Heritage technical guidance on Exemptions from Part L of the Building Regulation http://www.climatechangeandyourhome.org.uk/live/further_info_changes_to_improve_energy_efficiency.aspx
- Plastic covers can stop flood water coming through air bricks. Equipment such as pumps, driers and dehumidifiers will aid the clean-up after a flood. If you have these prior to a flood it will save you time. Consider sharing the cost of equipment (e.g. a water pump) with your neighbours.
- Sandbags and pre-prepared plywood or metal barriers can reduce flooding around doors. Using a blanket or silicone sealant around the barrier can also help. If sandbags are in short supply you can buy your own sand and bags or use pillowcases/plastic bags. However, note that a flood may contaminate these items with sewage so they should not be reused. Alternatively, demountable flood defences are also available.
- Check buildings maintenance, gutters, drains and culverts.



CASE STUDY

Premises Case Study - Living with a Changing Coast

In 2013 the Living with a Changing Coast (LiCCo) project, a European funded partnership project, challenged architecture students from Bournemouth Arts University to come up with a resilient beach hut design to maintain beach huts at Studland Bay in the face of the increasing rates of erosion occurring there. The winter storms of 2013/14 left the National Trust's 275 huts at severe risk from future damage, and the challenge was set to come up with a new design which could both withstand future storms and could be easily relocated. Following a public vote on the favourite design, the hut is currently being constructed by the students and the National Trust. If the prototype design proves successful, then more may be added. Further information about this and other activities undertaken by the LiCCo project can be found on their website www.licco.eu

What can I do to prepare?

People

→ Ask yourself:

- If you or your customers are affected by bad weather have you thought about how you would cancel or refund their bookings?
- What alternative activities could you recommend to your customers if the weather was bad?
- How would you ensure that your staff, visitors and animals would be safe in the event of extreme weather?

→ Take action:

- Identify individuals with medical conditions and increase awareness of the impact of extreme temperatures amongst staff.
- Ensure that you have identified your legal obligations and understand your liabilities with respect to working conditions in the workplace. Visit the website of the Health and Safety Executive (HSE), which includes information on thermal comfort and outdoor working. <http://www.hse.gov.uk/risk/>
- Prepare a flood plan. Plan how you will ensure staff, visitors and animals are safe.
- Communicate with your staff and visitors. Tell them about your health and safety policy and Flood Plan and supply information on your website.
- Keep a stock of emergency supplies on the top floor. Basic first aid kits and first aid training should be part of your preparation strategies.

→ In very high temperatures:

- If the task allows, encourage staff to wear suitable summertime and comfortable clothing to work to minimise discomfort.
- Install thermometers and identify cool areas.
- There will be an inevitable increased demand for refreshments from your visitors, ensure you have an adequate supply.
- Ensure beach safety guidance is available to visitors if you operate in a coastal area.

- Insulate high temperature pipes and plant.
- Consider installing extra shade equipment to external windows and ensure shade is provided in outdoor areas.
- Ensure there is good ventilation and encourage regular breaks (provide water and ice).
- Consider supplying sun hats, parasols, sun cream and shades to your visitors, or make sure they know where they can buy these.
- Moving workstations away from direct heat and fitting external shutters can help reduce glare.
- If you do not have suitable air-conditioning equipment and do not wish to install it, consider other ventilation and working-from-home options.
- Communicate with your staff and visitors. Advise them on how to keep cool, protect themselves from the sun and keep hydrated. Tell them about your health and safety policy and what you have done to protect them.

→ In very low temperatures:

- Ensure that you have grit/salt supplies and that adequate gritting of access routes is undertaken in snowy and icy conditions.
- For outside workers, increase breaks to avoid hypothermia and consider other measures such as cold weather clothing.
- Encourage staff to wear appropriate footwear to prevent slipping on ice.

→ Ask yourself:

- Are your staff vulnerable to extreme temperatures (heat and cold) and have you considered risks such as fainting, injury and reductions in efficiency?
- How are you going to ensure that your customers and visitors are safe?
- Do your staff have any medical conditions (such as high or low blood pressure, heart disease, epilepsy or diabetes) which might be made worse by extreme temperatures (hot or cold)?

- Have you considered other people that could be at risk, such as nursing or expectant mothers, outside workers, manual workers who are physically active, kitchen staff or staff operating equipment or machinery?
- Are there any areas where slips and falls could occur during extreme cold or rainfall?

→ Further information:

- The NHS provides advice on the risks of heat waves and how to prepare: <http://www.nhs.uk/Livewell/Summerhealth/Pages/Heatwave.aspx>
- The HSE provides information on workplace temperature requirements: www.hse.gov.uk/temperature/index.htm
- The Institution of Occupational Safety and Health (IOSH) provides a free information line to the public with staff that can advise on business risk management and environmental issues. Call the IOSH helpline on **0116 257 3199** or email techinfo@iosh.co.uk More info can be found on their website: <http://www.iosh.co.uk>

People Case Study - Braunton Emergency Plan

In December 2012 the village of Braunton in North Devon suffered a major flooding event, more than 60 properties in the town centre flooded to a depth of 4 feet. Following this, a small group of traders decided that action needed to be taken to find a long term solution to the cycle of flooding as Braunton has been flooded 21 times in the last 118 years. From this emerged Braunton's Emergency Plan, which aims to increase resilience within the local community through developing a robust co-ordinated approach that complements the plans of responding agencies. Flooding is covered in detail, and includes a checklist of actions for people to take. Following its ratification by the local council, they have been running a series of mock scenarios and training events with the emergency services and the Environment Agency.



“It’s essential for people who live in the flooding areas to have their own measures in place – have their own stock of sandbags or door boards. People have got to be self reliant and prepared.”

Quote from Ben Byrom, Braunton flood warden - quoted in Plymouth Herald, January 30th 2014.

What can I do to prepare?

Utilities

→ Ask yourself:

- If your pipes freeze, are they vulnerable to bursting?
- What would you do if your business was cut off from the mains power supply?
- Do you know how to turn off the gas, electricity and water supplies to your business?
- Does your business depend on water? If there was a drought and a resulting hosepipe ban or other restrictions, would you be able to continue to do business? Water companies have a legal duty to supply households, but not businesses.
- How will your business be disrupted if your phones don't work?

→ Take action:

- Consider alternative power supplies such as solar or standby/back-up generators. There may be grants available for energy-saving/energy-efficiency projects which will save you money on energy bills in the long run and also make your business more resilient to power cuts.
- Be aware of the current water status in your area. The Environment Agency's drought webpages include information on the current water status including hosepipe bans and drought orders and further information about public water restrictions in the event of a drought.
- Talk to your suppliers to find out how to turn off the water, gas and electricity to your business. By turning them off before a flood or storm, you may reduce the amount of damage.
- Consider alternative water supplies, such as installing water tanks to store rainwater. This can also save you money and help reduce your carbon footprint.
- Think about installing a greywater recycling system to collect and treat wastewater from showers, baths and wash basins. The water can then be used to flush toilets, water gardens and sometimes feed washing machines.

→ Further information:

- South West Water provides water and sewerage services to customers in Devon, Cornwall and parts of Dorset and Somerset. **0844 346 2020** www.southwestwater.co.uk
- Wessex Water provides water and sewerage services covering Dorset, Somerset, Bristol, most of Wiltshire and parts of Gloucestershire and Hampshire. **0345 600 4600** www.wessexwater.co.uk
- Visit the Environment Agency's water situation reports <https://www.gov.uk/government/collections/water-situation-reports-for-england>
- Western Power Distribution is the electricity distribution network operator for the Midlands, South Wales and the South West **0845 601 2989** www.westernpower.co.uk



What can I do to prepare?

Information technology and security of data

→ Ask yourself:

- Flooding, storms or power surges could damage computers and electronic files could be lost. Do you have a back-up and is it saved in a safe, separate location?
- If your computers were unavailable, what processes would be affected (e.g. orders, payroll, contacts etc.) and would your business still function?
- What alternative arrangements do you have to access vital data?
- If your staff are unable to get to work, because homes or working premises are affected by snow, floods or storm damage, can you continue to do business? Can they work from home, with access to IT?
- Is your server room vulnerable to extreme temperatures? Do you rely on air conditioning to keep cool, which can be vulnerable to power cuts?
- Can you cope with lost orders and enquiries?

→ Take action:

- Regularly back-up your computer files to disk or other saving device and store this in a safe place, separate from your computer's hard drive, ideally in a separate location.
- Check if your employees have broadband and other equipment at home to enable them to work from home if necessary.
- Consider getting a server with remote access so that key staff can access your computer files from any computer.
- Review the location of your key IT equipment to identify whether it is at risk from increased temperatures and/or flooding.

→ Further information:

- Seek advice from your hardware and software provider on how to back up your files, how to access your computer systems if they are damaged at your premises and how to access your computer files remotely.



What can I do to prepare?

Suppliers, logistics and delivery

→ Ask yourself:

- What happens if your suppliers cannot get to you because of weather-related disruptions?
- What would happen if you could not get your products or services to your customers because of weather-related disruptions to road, rail or air services?
- Perhaps your customers could not get to you?
- What happens if your staff cannot get to work?

→ Take action:

- Consider alternative suppliers and/or increasing storage capacity to increase your ability to operate without deliveries.
- Discuss the possibility of different payment terms with your suppliers. A switch to 60 or 90 days payment from 30 days could help your cash position significantly.
- Consider sharing suppliers with similar businesses in your area.

- Think about how you get your products to your customers or how your customers get to you. Consider how the routes could be disrupted by extreme weather.
- Make sure the drivers of vehicles transporting your products are experienced and are aware of the risks of driving in extreme weather (i.e. through floodwaters, on icy roads or during high winds).
- If your staff drive for business, make sure they are aware of procedures for driving in severe weather.

→ Further information:

- The Environment Agency's Climate Ready Support Service has produced a 5 step framework to help businesses understand and manage the risks that severe weather presents to supply chains 'Assessing and managing climate risks in supply chains' <http://publications.environment-agency.gov.uk>

Emergency contacts and important documents

→ Ask yourself:

- Do you have a list of contacts that you can reach in an emergency? Do your employees have access to this list?
- Have you got a copy of your important documents saved in a separate location, for example insurance policies, accounts documents, product specifications, client details etc.?
- Do you archive paper records off site?

→ Take action:

- Make sure you have out-of-hours details of your staff so they can be contacted in an emergency.
- Keep your important documents in a safe place. This will help to make an insurance claim move more quickly.

→ Further information:

- Is your business at risk of flooding? Find out now, call the Environment Agency Floodline on **0845 988 1188** or visit http://maps.environment-agency.gov.uk/wiyby/wiybyController?x=357683.0&y=355134.0&scale=1&layerGroups=default&ep=map&textonly=off&lang=_e&topic=floodmap
- The Environment Agency publication "**Would your business stay afloat?**" A guide to preparing your business for flooding" has a simple template to use to create a flood plan for your company: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/292937/LIT_5284_ab06c2.pdf

What can I do to prepare?

Communications

→ Ask yourself:

- Has your business been affected by bad weather and do your customers know about this?
- Is there already information in the media about how your area has been affected?
- Do you update your website or social media feeds regularly?

→ Take action:

- Develop a factual statement about how you may or may not have been affected, reassuring your customers if you are still open for business.
- Contact your customers as early as possible. Inform them immediately of any issues, closures or restrictions and also as soon as roads re-open or other services resume.
- Develop a communications plan, ensuring that you update your website and social media with the latest information.

- Be completely honest about the situation and what you've done.
- If you have laid on alternative activities for your visitors, make sure they know about these.

→ Further information:

- VisitEngland has created 'Responding to extreme weather' guidance for tourism businesses. This includes a section on dealing with the intense media scrutiny which can result during extreme weather events. <http://www.visitengland.org/flood-response/index.aspx>
- Contact your local destination management organisation. A list of local tourism organisations is available through VisitEngland http://www.visitengland.org/england-tourism-industry/how-tourism-is-managed/destination_organisations/regions_england.aspx

CASE STUDY

Communications Case Study - Wookey Hole Caves

In February 2014 Wookey Hole Caves made a concerted effort to combat the flood related headlines which threatened to put-off visitors attending the attraction based near Wells in Somerset. At the time, tourism businesses in the region were reporting that visitors had been mistakenly given the impression that it was the whole of Somerset, and not just the Levels, which were cut off. In response, Wookey Hole Caves launched a marketing campaign to reinforce the message that they were 'Open as normal'. This included an additional page on their website with links to local transport information, and regular updates on their Facebook page and Twitter feeds. This extra effort paid off, with the owner of the attraction, Daniel Medley, reporting that the business had had "a really good year".

Opportunities for tourism businesses

The following table provides some examples of opportunities that small and medium sized tourism businesses could consider, arising from a changing climate:

Markets	Finance	Logistics	Premises	People	Process
New products or modifications to existing products to respond to a changing market	Good risk management will appeal to financiers and insurers and other stakeholders, leading to reduced insurance premiums	Competitive advantage for companies with redundancy or flexibility built into delivery systems and supply chains or those undertaking business continuity planning	Maintenance of thermal comfort in winter months is less of a challenge	Greater comfort and lower fuel bills in winter	Longer summer season with potential for increased business in 'off peak' periods
Advantages for early movers in response to changed markets and lifestyles	Potential risks reduced and liabilities diminished through pro-active risk assessment and implementation	Supplying local markets creates an opportunity for a marketing approach based on regional distinctiveness or reduced product miles	Opportunity to exploit external spaces to accommodate outdoor leisure	Reputational opportunities of responding effectively as a good employer increases recruitment and retention of high quality staff	Opportunity for greater diversification of tourism attractions on offer
Increased passing trade during long summers and 'shoulder' seasons	Clients and customers attracted to businesses that can show they are resilient to climate change	Using local suppliers, with less far to travel, can make it easier for you to get supplies in bad weather, increasing your business' resilience	Opportunities for use of premises over a longer peak tourist season	Opportunity to improve work/life balance by responding to climate change risks with flexible working hours and increased home working	Improved business performance for those services close to or operating outdoor leisure facilities

Adapted from: UKCIP, A Changing Climate for Business: business planning for the impacts of climate change, revised edition January 2009.)

Cut carbon and reduce costs?

You don't have to invest lots of money or make big changes to your business to save on your energy bills. The right combination of small changes, many costing nothing, can reduce your energy bill by £1,000s.

Here are some simple, no-cost, energy-saving tips for small businesses:

Issue	What can you do to save money and cut carbon at no cost?
Heating	Don't turn up the heating unless you really need to. Try to keep your thermostat at 19°C as your heating costs could increase by 8% each time you turn the temperature up by just one degree. Draw the curtains and close window shutters if you have them.
Lighting	Set controls. Programme your heating system controllers to allow for varying building occupancy throughout the week. Switch lights off in empty rooms. You could cut your lighting costs by as much as 15% just by making sure you turn off lights in areas that aren't being used.
Ventilation	As simple as it sounds, making the most of natural ventilation through correct use of doors, windows and vents is a cost-effective way of achieving big savings on your ventilation.
Office equipment	Switch computers off. A single computer and monitor left on 24 hours a day could cost over £50 a year. Switching it off out of hours and enabling standby features could reduce this to £15 a year.
Refrigeration	Ensure your system is set at the right temperature. Even if it's 1°C lower than needed, your costs could rise by 2-4%.
Motors and drives	Switch off motors and other power equipment when they aren't being used.
Boilers	Service boilers every year – a regularly serviced boiler can save up to 10% on heating costs.
Compressed air	Find and fix leaks – a 3 mm hole in your compressed air system could cost more than £700 per year in wasted energy.
Good maintenance	Equipment which is poorly maintained will not operate efficiently and will need more energy.
Knowledge	Make sure everyone knows that saving energy will help the company. Ask your colleagues for their ideas on how you could all save energy.

Help and ideas for cutting carbon

CARBON TRUST

The Carbon Trust provides specialist support to business and the public sector to help cut carbon emissions, save energy and commercialise low-carbon technologies.

Tel: **020 7170 7000**
Web: www.carbontrust.com

ENERGY SAVING TRUST

The Energy Saving Trust Foundation gives impartial advice to communities and households on how to reduce carbon emissions, how to use water more sustainably, and how to save money on energy bills.

Tel: **0300 123 1234**
Web: www.energysavingtrust.org.uk

Useful tools & further information

Local contacts

Who	Contact Details
<p>Destination Management Organisations</p> <p>(DMOs) take a leading role in promoting tourism in their given area, and providing support and advice to local tourism businesses.</p>	<p>The VisitEngland Website has a list of DMOs for the South West region http://www.visitengland.org/england-tourism-industry/how-tourism-is-managed/destination_organisations/south_west.aspx</p>
<p>The South West Tourism Alliance is an independent consortium supporting the tourism industry in the South West of England, providing a collective voice for the industry.</p>	<p>Web: http://www.swtourismalliance.org.uk/</p>
<p>Local Enterprise Partnerships have been created across England between businesses and local authorities to help decide what the priorities should be for investment in roads, buildings and facilities in the area. The following cover the South West region: Cornwall and the Isles of Scilly, Heart of the SW, West of England, Dorset.</p>	<p>Web: www.lepnetwork.net</p>
<p>Climate SouthWest is a partnership between key stakeholders and brings together a range of organisations from the private, public and third sectors. It acts as single point of contact within the region on all climate change adaptation issues, and are driving a coordinated approach to climate change across key sectors.</p>	<p>Web: www.climatesouthwest.org</p>

National information & contacts

Who	Contact Details
<p>Association of British Insurers (ABI)</p> <p>ABI provide advice on insurance issues and have a range of insurance publications for SMEs.</p>	<p>Tel: 020 7600 3333</p> <p>Web: http://www.abi.org.uk</p>
<p>BACLIAT is a good starting point for exploring the implications of climate change for your particular business or sector. It comprises a simple checklist for assessing the potential impacts of climate change.</p>	<p>Web: http://www.ukcip.org.uk/baclia</p>
<p>British Chambers of Commerce (BCC)</p> <p>Your Chamber of Commerce can provide advice, support and guidance on climate change adaptation issues. Find our local Chamber of Commerce on the website provided.</p>	<p>Tel: 020 7654 5800</p> <p>Web: http://www.britishchambers.org.uk</p>
<p>British Insurance Brokers' Association (BIBA)</p> <p>Contact your own insurance broker for advice; alternatively, contact BIBA who can help you find a member broker.</p>	<p>Web: http://www.biba.org.uk</p> <p>Tel: 0870 950 1790</p>

National information & contacts

Who	Contact Details
<p>Business in the Community Business in the Community (BitC) is a business-led charity providing practical support to promote responsible business practice. Its members work together to transform communities by tackling issues where business can make a real difference. BitC convenes The Prince's Mayday Network as part of its Environment programme.</p>	<p>Web: http://www.bitc.org.uk/south-west</p>
<p>The Business Resilience Healthcheck</p> <p>tool identifies areas where business operations could be affected by severe weather and climate change, and produces a bespoke report outlining the actions you can take to make your business more resilient.</p>	<p>Web: http://www.businessresiliencehealthcheck.co.uk</p>
<p>Cabinet Office</p> <p>A full toolkit to assist you to develop a business continuity plan is provided at the web address.</p>	<p>Web: https://www.gov.uk/government/news/business-continuity-guide-launched</p>
<p>Carbon Trust</p> <p>Carbon Trust provides specialist support to business and the public sector to help cut carbon emissions, save energy and commercialise low-carbon technologies.</p>	<p>Tel: 020 7170 7000</p> <p>Web: http://www.carbontrust.com</p>
<p>Climate Ready</p> <p>Climate Ready is the Environment Agency's support service to help businesses and other organisations prepare for climate change.</p>	<p>Web: http://www.environment-agency.gov.uk/climateready</p> <p>Information specifically for business and services can be found here:</p> <p>Web: https://www.gov.uk/government/policies/adapting-to-climate-change</p>
<p>Climate UK is a not-for-profit Community Interest Company working with Climate Change Partnerships across England, Wales, Scotland and Northern Ireland to promote action on climate change. They aim to investigate, inform and advise on risks and opportunities presented by climate change, and coordinate and support integrated, sustainable and effective responses. Through their network of trusted and independent Climate Change Partnerships, they uniquely offer both local and national coverage by bringing together local knowledge and technical expertise from a range of sectors.</p>	<p>Web: http://www.climate.uk.net</p>
<p>Confederation of British Industry (CBI)</p> <p>The CBI helps create and sustain conditions in which business in the UK can compete and prosper. CBI provides advice on how to reduce your carbon footprint, case studies and information on climate change events.</p>	<p>Tel: 0207 379 7400</p> <p>Web: http://www.cbi.org.uk/business-issues/energy-and-climate-change</p>
<p>Construction Industry Research and Information Association (CIRIA)</p> <p>CIRIA provide useful information on the repair and restoration of buildings following floods.</p>	<p>Web: http://www.ciria.org/flooding</p>

Who	Contact Details
<p>Department for Environment Food and Rural Affairs (Defra)</p> <p>Defra is the lead central government department on climate change adaptation. Defra led on the UK's first Climate Change Risk Assessment published in January 2012, and on the development of the National Adaptation Programme, published in 2013.</p>	<p>Tel: 08459 335577</p> <p>Web: https://www.gov.uk/government/policies/adapting-to-climate-change</p>
<p>Energy Saving Trust</p> <p>The Energy Saving Trust gives impartial advice to communities and households on how to reduce carbon emissions, how to use water more sustainably, and how to save money on energy bills.</p>	<p>Tel: 0300 123 1234</p> <p>Web: http://www.energysavingtrust.org.uk</p>
<p>English Heritage</p> <p>English Heritage has information and tailored advice on adapting older buildings to make them more resilient.</p>	<p>Web: www.climatechangeandyourhome.org.uk/live/</p>
<p>Environment Agency</p> <p>The Environment Agency is the lead Government agency in England and Wales on flooding and broader environmental management and is the Government's delivery body in England for climate change adaptation.</p>	<p>Web: https://www.gov.uk/government/organisations/environment-agency The Environment Agency is able to offer businesses support on setting up of flood groups and the creation business flood plans.</p> <p>General Enquiries Tel: 03708 506 506</p> <p>Floodline Tel: 0845 988 1188</p>
<p>Federation of Small Businesses (FSB)</p> <p>The FSB is the UK's largest campaigning pressure group promoting and protecting the interests of the self-employed and owners of small firms.</p>	<p>Tel: 0808 2020 888</p> <p>Web: http://www.fsb.org.uk</p>
<p>Flood Warnings Direct</p> <p>A free service run by the Environment Agency that will send alerts to your phone if you are at risk of flooding.</p>	<p>Web: https://fwd.environment-agency.gov.uk</p>
<p>Gov.uk</p> <p>Gov.uk has replaced the Business Link website as the source of Government services and information for businesses. At the time of going to print, the Business Link helpline is still available on 0845 600 9006.</p>	<p>Web: https://www.gov.uk/business-support-helpline</p>
<p>Institution of Occupational Safety and Health (IOSH)</p> <p>As the biggest health and safety membership organisation in the world, IOSH is committed to creating a world of work which is safe, healthy and sustainable. IOSH provides a range of free guidance and online tools aimed at both the operational and strategic level.</p>	<p>Tel: 0116 257 3100</p> <p>Web: http://www.iosh.co.uk</p>
<p>Department for Business, Innovation & Skills (BIS)</p> <p>BIS is the department for economic growth. The department invests in skills and education to promote trade, boost innovation and help people to start and grow a business. It also has a range of regional contacts.</p>	<p>Web: https://www.gov.uk/government/organisations/department-for-business-innovation-skills</p>

Who	Contact Details
<p>Kitemark</p> <p>Tested and approved flood protection products.</p>	<p>Tel: 0845 0809 000</p> <p>Web: http://www.kitemark.com</p>
<p>Met Office</p> <p>The UK's national weather service, with forecasts available from its website. Forecasts are for anything from the next few hours to the coming season.</p>	<p>Tel: 01392 885680</p> <p>Web: http://www.metoffice.gov.uk</p>
<p>National Flood Forum</p> <p>A charity providing support and advice to communities and individuals that have been flooded or are at risk of flooding.</p>	<p>Tel: 01299 403055</p> <p>Web: http://www.nationalfloodforum.org.uk</p>
<p>The Blue Pages</p> <p>The Blue Pages is a directory of builders, suppliers and other service providers who install or provide information on flood protection and resilience products.</p>	<p>Web: http://www.bluepages.org.uk</p>
<p>The National Trust</p> <p>The National Trust has recently published its long term strategy for managing coastal change at its sites, 'Shifting Shores – adapting to change'</p>	<p>Web: http://www.nationaltrust.org.uk/document-1355834809529/</p>
<p>The Prince's Mayday Network</p> <p>The Mayday Network is a collaboration of businesses taking action on climate change and resource depletion. Mayday businesses work together and with partners to seek out and promote the best solutions to the major environmental challenges we face.</p>	<p>Web: http://www.maydaynetwork.com</p>
<p>The Property Care Association</p> <p>The Property Care Association is the trade body for the structural waterproofing, wood preservation, damp proofing, flood remediation and structural maintenance industries in the UK.</p>	<p>Web: http://www.property-care.org/</p>
<p>UK Climate Change Risk Assessment (UK CCRA)</p> <p>The Government published the UK Climate Change Risk Assessment in January 2012, the first assessment of its kind for the UK, and the first in a 5 year cycle. Outputs include a summary report of the key findings, and a summary report for the business, industry and services sector.</p>	<p>Web: https://www.gov.uk/government/publications/uk-climate-change-risk-assessment-government-report</p>
<p>VisitEngland</p> <p>VisitEngland has produced a guide 'Responding to extreme weather: A practical guide for tourism businesses – Winter 2014' which provides a set of guidance notes.</p>	<p>Web: www.visitengland.org/flood-response/guide/</p>

Checklist

Thinking about potential disruption and putting simple preparations in place can save you time and money when something untoward happens. Making a simple plan using the checklist below could suggest ways to make your organisation better able to withstand disruption and may also help identify areas of your business that require additional resilience.

Insurance

Task Done ✓

- When did you last check that you have the insurance you need?
- Are you covered for floods and storm events, and business interruption?

Notes:
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Flooding risk

Task Done ✓

- Do you know if you are in an area at risk from flooding or flash flooding?

Find out now, call the Environment Agency Floodline on **0845 988 1188** or visit <http://goo.gl/S3hLB>
You can also sign up to their Flood Warning Service at <https://fwd.environment-agency.gov.uk>

Notes:
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Premises

Task Done ✓

- Do you check drainage systems (guttering, downpipes and drains) to ensure they are not blocked?
- Have you considered if there are any simple changes you could make to your buildings to help them cope better with storms, flooding and heat?
- Have you considered whether you could operate from alternative premises if you had to?

Notes:
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People

Task Done ✓

- Do you know how to contact your employees out of hours to get assistance in moving or protecting stock?
- Do your staff have any medical conditions (such as high or low blood pressure, heart disease, epilepsy or diabetes) which might be made worse by extreme temperatures (hot or cold)?
- If your staff drive for business, make sure they are aware of procedures for driving in severe weather.

Notes:
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Utilities

Task Done ✓

- Have you thought about what would you do if your business was cut off from the mains power supply, or water supply?

Notes:
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IT and back-ups

Task Done ✓

- Flooding, storms or power surges could damage computers and electronic files could be lost. Do you have a back-up and is it saved in a safe, separate location?
- If your staff are unable to get to work, either because homes or working premises are affected by snow, floods or storm damage, can you continue to do business? Can they work from home, with access to IT?
- Do you hold a list (off site) of important contacts such as insurance, landlord details, suppliers, customers and other key contacts?

Notes:
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Products and suppliers

Task Done ✓

- Think about how you get your products to your customers or how your customers get to you. Consider how the routes could be disrupted by extreme weather.
- Do you have accounts in place for alternative suppliers, in the event of transportation delays or main supplier problems?
- Do you experience seasonal variances in demand for your product or service? Have you investigated the potential opportunities that may exist for your products and services from severe weather?

Notes:
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If you would like to give your business a free Business Resilience Healthcheck you can do so online at: <http://www.businessresiliencehealthcheck.co.uk>

Communications

Task Done ✓

- Do you update your website regularly? If the area your business is in is affected by bad weather how will you let your visitors know you are open for business?

Notes:
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ClimateSouthWest
c/o Environment Agency
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Kestrel Way
Exeter
EX2 7LQ

Website: www.climatesouthwest.org
Email: info@climatesouthwest.org
Phone: 01392 352230



ClimateSouthWest