

## Imagine this...

Very heavy rains are predicted for your area, much heavier than you've seen before. While it's concerning you, you believe your place of business should get through ok. The property is well maintained, including the roof. Your building's drains are cleared regularly. It's unlikely rainwater is going to find a way into your premises.

However, before you know it, the rainwater is building up on the street outside and rising above the level of the curb. As the heavy rain continues, the water level outside continues to rise, making its way over the footpath and into your property, flowing across the floor. You hadn't considered it entering the building in this way and you have no way of stopping it once it starts. You try to lift your stock and equipment off the floor, yet you don't have time to get to everything.

You need to claim on insurance due to stock that had to be discarded, damaged floors and shelving which needed replacing as well as lost revenue due to being unable to open the business for a couple of days.

## How could this happen?

In the case above, it was realised that a stormwater drain in the carpark outside the premises, not owned by the impacted business owner, was blocked by leaves and other debris and this led to the stormwater overflow onto the footpath and into the building.

These stormwater drains aren't usually owned or maintained by small business owners. Therefore, this is a risk many people aren't aware of. Unsurprisingly, many business owners focus solely on their own premises when they think about property maintenance. Yet, unfortunately, infrastructure such as stormwater drains

outside your premises can impact your place of work.

## How can this be avoided?

Even though you don't have full control over the drains outside and around your building, there are things you can do to reduce the risk of the above event happening to you.

- > Firstly, acknowledge the risk. Accept that it's not uncommon to see blocked drains and this can and does impact surrounding buildings. By acknowledging this, you're more likely to put risk mitigation strategies in place.
- > Explore the area around your premises to make yourself aware of any stormwater drains which could impact you. When doing this, look out for what might make these drains more at risk than others. Is there a road sloping towards the drain?

Are there a lot of trees around which could lead to a build up of leaves over the drain? Is the drain level with the footpath, or is there a step down from it?

- > Find out who owns, and is therefore responsible, for the maintenance of these drains. This will likely be the local council. However, this could be another organisation, such as a shopping centre management, if the premises isn't on public land.
- > Contact the responsible organisation about their maintenance program, highlighting to them why this concerns you and keep a record of your communications with them.
- If you notice the drain looking unmaintained, such as there being a build-up of leaves and rubbish, contact the responsible authority, reminding them of the implications of poorly maintained drains. Keep a record of these notifications as evidence you've made them aware.
- While you're limited in what you can do to a stormwater drain you don't have ownership over, you can clear away debris which may be blocking it. When doing this, be careful to not damage the drain in any way.

Some people may ask why they should monitor and/or clear a drain that doesn't

belong to them. If it reduces the likelihood of experiencing water entering your premises like the example above, surely it's worth it.



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