

Following the autumn floods of 2000, the British Damage Management Association (BDMA) highlighted the Government's emerging focus on flood prevention and identified what it termed the Canute Syndrome, insisting that attention must also be paid to dealing with the aftermath of floods.

The association pointed out that it would take many years to change the infrastructures that invite flooding and, no matter how good the preparation or defences, flooding would continue to occur for a variety of reasons; climate change, of course, is one of them.

In the past few years, climate change has moved from being seen as a trendy bandwagon, espoused by eccentrics and activists, to a very serious challenge for individuals and world leaders alike. Scarily, we are already seeing signs of what lies ahead and the prospect is very uncomfortable indeed.

Rightly, much of the focus is now on resilience, and there are a number of research projects investigating resilient building design, materials and reinstatement. Not good news, you might think, for the recovery and restoration industry.

Surely damage management technicians will all be out of a job, won't they? Well, no actually.

The Canute Syndrome will always rule and, regardless of future supremely resilient communities, we are not yet in a position to halt the melting of the polar ice caps or the rise in sea levels around our shores – or anywhere else in the world for that matter.

Stout flood defences and resilient design will not prevent flash floods, blizzards, freak storms, tornadoes or even hurricanes – nor will they prevent extremes of heat that could create very different problems.

Earlier in the year a serious heath fire in Dorset made national headlines. Yes, it was believed to be the result of arson, but so are the majority of wildfires in the United States and Australia. It

is not the cause of such fires that is the problem; it is the inability to extinguish them in parched conditions with high temperatures and little rainfall.

The insurance industry has acknowledged the need to understand and adapt to the potential effects of climate change, something the Association of British Insurers (ABI) has highlighted continuously in recent years.

However, while insurers have reiterated their commitment to maintaining flood cover – with some conditions attached – for the immediate future, there is no doubt the overall picture will change many times in the years ahead.

It will be more important than ever for insurers to keep a grip on the timescale of claims and overall costs in a bid to retain customers as the claims market changes. They will have to know that they can access the best advice and commission an expert workforce as a matter of urgency in the immediate aftermath of major fire or flood incidents.

The risks of using unqualified or unprofessional contractors as front-line responders in these circumstances can result in massive longterm losses for insurers. It was estimated that around 10% of the work carried out after the 2000 floods was unacceptable and had to be re-done, amounting to additional costs of up to £80m. It is clear that recognising the importance of early involvement of experts in fire and flood recovery will play a vital role in keeping costs to a minimum as climate change takes hold.

As the certifying authority for recovery and restoration technicians, the BDMA not only urges insurers to insist on the use of accredited contractors as their frontline response, but also suggests that other trades, such as building contractors, which are likely to be called upon in a major incident, should ensure they have staff who are properly trained and accredited to undertake the critical actions necessary immediately after a fire or flood.

If we continue to experience unpredictable and extreme weather conditions, a well-trained, professionally-qualified army of damage management technicians will be an essential element of the recovery and restoration process.

More information at [www.bdma.co.uk](http://www.bdma.co.uk)