



# Natural Hazards – an increasing risk

Weather related risks and damages are increasing in the world. This must be considered in all storage, transportation and cargo handling.

Natural hazards such as river flood, pluvial flood, earthquakes, hailstorm, wildfire, lightning and severe windstorms are phenomenon, that easily can destroy the whole storage of components if you are not prepared to take actions and taken these perils into consideration beforehand.

## **River flood**

River floods are the most common form of natural hazards. A river flood occurs when the water level in a river, lake or stream rises and overflows onto the surrounding banks, shores and neighbouring land. Every year, floods are yearly responsible for the loss of human life and major property damage.



## Pluvial flood

A pluvial flood occurs when an extreme rainfall event creates a flood independent of an overflowing body of water. There are two common types of pluvial flooding:

- Surface water floods occur when an urban drainage system is overwhelmed, and water flows out into streets and nearby structures.
- Flash floods are characterized by an intense, high velocity torrent of water triggered by torrential rain falling within a short amount of time within the vicinity or on nearby elevated terrain. They can also occur via sudden release of water from an upstream levee or a dam.

## Storm surge

Storm surge is the abnormal rise in seawater level during a storm, measured as the height of the water above the normal predicted astronomical tide. The surge is caused primarily by storm winds pushing water onshore. The amplitude of the storm surge at any given location depends on the orientation of the coastline with the storm track; the intensity, size, and speed of the storm.

## Wildfire

A wildfire, wildland fire or rural fire is an unplanned, unwanted, uncontrolled fire in an area of combustible vegetation starting in rural and urban areas.

## Hailstorm

A hailstorm is a weather phenomenon in which balls of ice, called hail, fall from the sky. The ice balls are nothing more than solid precipitation that will form under certain conditions. This can cause damage to sensitive cargo e.g. cars and roof damage on warehouses.

## Earthquake

An earthquake occurs when two blocks of the earth suddenly slip past one another. Earthquakes can range in intensity, from mild events that are barely noticeable to violent and destructive natural disasters.



## Lightning

Lightning is a naturally occurring electrostatic discharge during which two electrically charged regions in the atmosphere or ground temporarily equalize themselves, causing the instantaneous release of as much as one gigajoule of energy.

## Windstorm

Windstorms can cause damage to buildings and poorly secured cargo on land as well as onboard vessels. A windstorm can also cause damage to both stored cargo and buildings through unsecured flying objects caused by the strong wind.

## Snow loads on roofs

Building structures may collapse as the result of the pile up of snow or ice, particularly if the load is unevenly distributed on the roof, for instance between adjacent ridge or arch roofs. Check out what is the hazard.

## Preventative measures

As a client to If P&C Insurance your company can have access to If Login and to the Risk Map where you can find out the most common Natural hazards at your storage locations around the world. You will also find ongoing events in the Risk Map.

Don't hesitate to contact an If cargo risk specialist if you need support.

## Be prepared on beforehand

- Do a risk analysis, follow actively natural risks and have alternative storage and continuity plans.
- Check the Warehouse elevation in comparison to the surrounding area, upper or lower in the terrain, and other preventive measures in order to prevent flooding and storm surges.
- Check if the warehouse has been built according to local building codes to withstand strains from natural hazards such as earthquakes, snow loads, hail and windstorms.