

PREPARING & PROTECTING YOUR BUSINESS FROM FLOODS

Learn what to do before, during, and after a flood to reduce property damage, business interruptions, illness, and injury.

Did you know?

Our experienced Risk Services consultants can assist in understanding your operation's specific flood risk and providing reasonable actions to manage flood-related exposures and hazards. Offering proven strategies and industry best practices, our Risk Services team can help you protect your business and minimize the potential for a flood-related loss.

Contact a licensed insurance broker today to make sure you have the right flood coverage for your business.

Steps to plan, prepare and respond.

Before a flood

- Ensure emergency preparedness and response plans are in place, including flood event procedures
- Provide critical equipment and supplies onsite (including reusable sandbags, submersible sump pumps, portable generators, fuel, portable lights, extension cords, air moisture sensors, dehumidifiers, and an emergency kit)
- Consider retrofits, including waterproofing, installing drainage systems, and elevating heating, cooling, ventilation, communications, and high-voltage equipment above expected flood levels
- Connect with your insurance broker to make sure you have the right coverage against flood-related loss

During the flood

- If evacuation orders are issued, have all onsite personnel leave the premises immediately and prohibit non-emergency response personnel from entering floodwaters
- Follow the documented procedures to shut down or move equipment that may be affected by the flood
- Protect doors, windows, and onsite waste disposal and collection facilities from floodwater entry
- Take photos of impacted areas for the insurance claims process

After the flood

- Check for downed power lines and fuel spills caused by the flood, and report any damages to the utility providers before entering the premises
- Extract water from the premises once it's safe to reduce damage and contamination
- Assess damage to your property's structure, contents, and furniture
- Clean, sanitize, and initiate the drying and dehumidification process
- Test electrical, mechanical, fire protection, alarms, and other building systems, and repair or replace these systems if needed

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