

Flood Risk Assessment

Floods cause tens of billions of dollars in damage nearly every year in the United States. Being prepared for flooding can save your business. Complete the checklist below to see if your company is prepared to prevent losses and deal with any flood events that may occur.

DETERMINE YOUR FLOOD RISKS	YES	NO	COMMENTS
Do you understand FEMA flood maps, or do you need to consult your insurance agent to determine your flood risk?			
Coastal ocean, inland waterway, dam/levee, and surface runoff risks differ. Do you know your potential sources and causes of flooding?			

CREATE A FLOOD PLAN	YES	NO	COMMENTS
Do you already have a written flood-response plan?			
If so, does it contain important phone numbers for staff, insurance claims, and your insurance agent?			
Does it contain a flood-emergency communication plan to alert staff, vendors, and customers?			
Does it detail how to shut off your building's utilities?			
Does it include assessing placement of electrical sockets and wiring above flood levels?			
Does it detail where valuable items and stock should be stored so they are above flood levels or can be moved rapidly and safely?			
Does it discuss the location and operation of a generator?			
Does it contain a list of emergency supplies and a schedule to ensure they are fresh and safe?			
Does it establish a drain maintenance schedule to make sure they are clear and working?			
Does it note contracts you have with flood cleanup and recovery vendors so you are not scrambling after an event?			
Does it detail remote or cloud data backup, to include emergency procedures and communication information?			
Does it contain written plans for remote work if your building isn't accessible?			
Do you review and update your plan annually?			
Do you have appropriate flood insurance for your buildings and contents?			