

# Flood Tips: Before, During, and After

Most floods in the United States occur from spring to fall, when rainstorms are most frequent. Here are some tips you can use to prepare for a flood and be ready to respond and recover if one hits your business.



## BEFORE A FLOOD IS ON ITS WAY

- Review your insurance to make sure you have adequate coverage for flood damage. Floods are usually excluded from commercial property policies, so you may need a specific flood insurance policy. There is a 30-day waiting period on new government-sponsored flood insurance, so don't delay.
- Develop a written flood-response plan that includes details on contact information; communication and safety policies; emergency response and damage prevention; insurance claims; and recovery. This is your go-to manual if a flood occurs. Keep it accessible in both printed and electronic formats.
- Pay attention to weather forecasts.
- Keep pictures of your property on the cloud. They may come in handy if you have a claim.

## DURING A FLOOD

- Prioritize your safety and that of your staff and clientele.
- Listen to the news for updates from authorities on evacuations and road closures.
- Activate your flood-response plan. Make sure everyone is using that manual and that there is a designated leader for response activities.
- If trapped in a building during a flood, proceed to the highest level and take a battery-operated radio and flares or a flashlight.
- Do not walk, swim, or drive through floodwaters. Doing so can lead to drowning, injury, or infections. Immediately cleanse any skin that gets exposed to floodwater.
- Stay out of tunnels and off bridges or anything that can get washed away.

## AFTER A FLOOD EVENT

- Stay connected with local authorities for information and special instructions.
- File an insurance claim if there is physical damage to your property.
- Take photos and videos of damaged property when safe and before you take any protective actions.
- Be prepared to supply documentation as requested by your insurance company or its representatives.
- If you need to use a generator, follow all safety guidelines to prevent inhalation of fumes or electrical shocks.
- Electrocution is a risk during a flood. Do not touch electrical equipment that is wet or standing in water.
- Do not walk, swim, or drive through floodwaters.
- Activate the recovery portion of your flood-response plan.

IOA can help your business craft a flood-disaster plan that includes preparation, response, and recovery. Contact your broker and/or account manager to get started or to review your insurance and risk management plan.

## GET INSURED WELL BEFOREHAND

The National Flood Insurance Program states that the Standard Flood Insurance Policy (SFIP) excludes from coverage a loss caused by a flood that is already in progress at the time and date the policy is purchased. In other words, damage from a flood that begins before the policy is purchased, is not covered even if the flood event does not damage the insured property until after the policy's effective date.

## CLAIMS CONTACT INFORMATION



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