

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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