

Before the Flood

FLOOD PREPAREDNESS

Floods are one of the most common and widespread of all disasters, and continue to grow in frequency and severity. Businesses are more likely to flood than burn down, so it is vital to prepare now.

The following checklist will help keep your business afloat even if the worst happens. Most businesses can save between 20% and 90% on the cost of stock and movable equipment by taking action to prepare in advance of flooding. The following resources and tools will help mitigate your risk and protect not only your business, but also the most critical element of your business – your people.

☐ Review Emergency Plan with team, and key employees Take all necessary steps to prevent the release of dangerous chemicals that might be stored on your property - locate main gas and electrical shut-offs and anchor all fuel tanks ☐ Postpone any receipt of goods- deliveries, couriers, etc. ☐ Contact insurance agent, discuss policy, etc. Establish emergency communication method (Alert Notification System, phone tree, etc.); identify meeting place and time for all key employees in Crisis Management Team; create voicemail for when evacuated, or out of office, etc. ☐ Update disaster recovery kits and begin crisis back-up procedures ☐ Maintain accurate inventory of product on site ☐ Use plugs to prevent floodwater from backing up into sewer drains, or install flood vents/or flood proof barriers ☐ Stay tuned to local media & community messaging ✓ During the Flood ☐ Life safety is paramount ☐ Begin next phase of your business continuity plan ☐ Send non-critical staff home ☐ Raise elevators to the second floor and turn of ☐ Stay tuned to local media and evacuate when required ☐ Take cell phones, charger, critical hardware, and emergency kits with you ☐ Unplug electrical items before leaving Consider your business phones and redirection to cell phones, an answering service, or Google Voice



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✓ After the Flood

	Listen for news reports to learn whether the community's water supply is safe to drink
	Avoid floodwaters; water may be contaminated by oil, gasoline, or raw sewage - water may also be electrically charged from underground or downed power lines
	Be aware of areas where floodwaters have receded, roads may have weakened and could collapse under the weight of a car
	Clean and disinfect everything that got wet, mud left from floodwater can contain sewage and chemicals
	Implement DR plan, and monitor local authorities' communication
	Contact employees via determined method of communication and discuss next steps
	Contact your insurance agent
✓	Your People
	Ensure you have an emergency communication plan in place prior to the storm, evacuation, or threat
	Have all employees, vendors, and client contact information on hand
	During evacuation have a central point of contact for all employees, and ensure you know where your employees are located
	Following the flood, notify all critical people of next steps, based on damage



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Helping to Mitigate your Risk for Flood Interruption:

Do You Know the Terms?

• Flood Watch:

Flooding is possible. Tune into NOAA Weather Radio, commercial radio, or television for information.

Flash Flood Watch:

Flash flooding is possible. Be prepared to move to higher ground; listen to NOAA Weather Radio, commercial radio, or television for information.

Flood Warning:

Flooding is occurring or will occur soon; if advised to evacuate, do so immediately.

Flash Flood Warning:

A flash flood is occurring; seek higher ground on foot immediately.

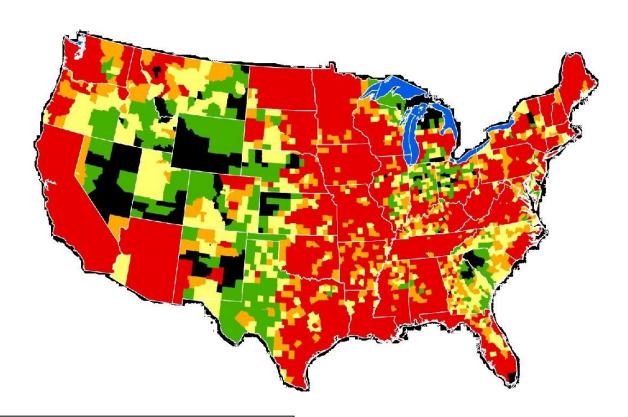


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Driving Flood Facts

The following are important points to remember when driving in flood conditions:

- Six inches of water will reach the bottom of most passenger cars causing loss of control and possible stalling.
- A foot of water will float many vehicles.
- Two feet of rushing water can carry away most vehicles including sport utility vehicles (SUVs) and pick-ups.



In the above map:

Black areas represent no declarations.
Green areas represent one declaration.
Yellow areas represent two declarations.
Orange areas represent three declarations.
Red areas represent four or more declarations between June 1, 1965 and June 1, 2003.
Map not to scale.

Sources: FEMA, Michael Baker, Jr., Inc., the National Atlas, and the USGS