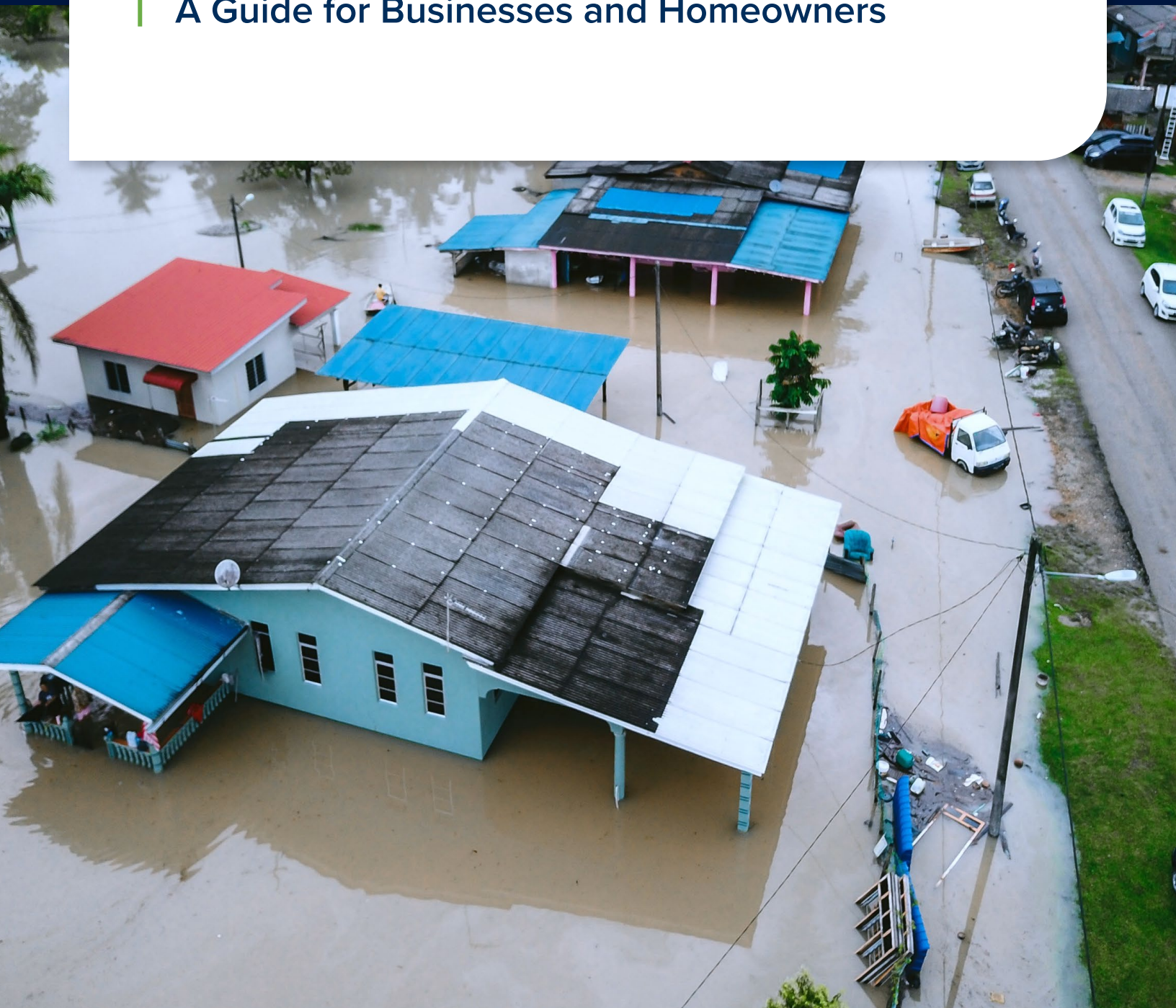


PROPERTY & CASUALTY

Flood Preparation

A Guide for Businesses and Homeowners



Preparing for a Flood

Floods can happen anywhere, anytime. Learn about how you can prepare for a flood, respond appropriately during the event and navigate your recovery process alongside available resources. Please remember, your first priority should be to ensure your safety and the safety of your employees, family and others in your community.

Know Your Flood Risk

The easiest way to determine your location's flood risk is through FEMA's Flood Map Service Center, which shows the likelihood of flooding in your area. Anything at or above a 1% chance qualifies as high-risk.

There are several types of flooding that can impact your community. It's suggested that you familiarize yourself with the following list, as many floods can be both sudden and drastic.

Types of Floods

- Flash floods
- River floods
- Storm surges
- Coastal floods
- Burn scars
- Debris flows
- Ice/debris jams
- Snowmelt
- Dry wash
- Dam breaks
- Levee failures

Floods can impact anyone, regardless of location. Floods often cause devastating, costly damages that can be alleviated with financial protection such as purchasing flood insurance. Brown & Brown can help analyze your flood risk and determine a customized course of action on an individual level.

Make a Plan

Because floods can be unpredictable, it's important to have an area of higher ground designated prior to a flood occurring. This location should be quickly accessible and utilized before flooding begins, if possible.

Officials may call for an evacuation, which must be done immediately upon notification. Having an emergency and evacuation plan in place beforehand is essential. This will outline what items to prepare, what appliances to adjust before leaving, how to help protect yourself and more.

Be sure to prepare and bring an emergency kit if evacuated. An emergency kit should include, but is not limited to, the following:

- Food
- Flares
- Booster cables
- Maps
- Rubber boots
- Waterproof gloves
- Tool kit
- First aid kit
- Fire extinguisher
- Sleeping bags
- Sturdy shoes
- Insect repellent/clothing with coverage (water that pools post-flood may attract mosquitos)

Have an emergency app downloaded on all pertinent devices to stay aware of any potential or active flood warnings. The following list includes emergency and flood-specific alert applications:

- FEMA
- Red Cross
- FloodWatch
- FloodAlerts
- My Flood Risk

<https://www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/flood.html>

<https://www.cdc.gov/disasters/floods/readiness.html>





Preparing Your Business

The following steps outline highly recommended measures that should be taken during the event of an impending or imminent flood. The items and issues listed are general in nature and may not address all issues or preparations that may be necessary for a given location or occupancy. Please remember the first priority is to ensure employee safety.

Update employee home and cell phone lists, as well as email addresses for a distribution list.

Update phone lists of roofing, electrical, restoration and equipment contractors.

Confidential, critical or valuable documents should be properly secured.

Back up and store electrical data. Consider sending copies to other non-impacted facilities.

Review insurance policy and schedule a call with your broker, claims preparation team and restoration companies.

Identify areas of refuge for employees that are to remain on-site (if possible).

Make sure the office is supplied with emergency kit supplies.

Update and collectively review your Business Continuity Plan and internal communication plan.



During a Flood

Stay updated on weather alerts and notices from local officials through apps, radio and TV.

Relocate to a designated area of higher ground.

Listen for disaster sirens and warning signals.

Do not walk or drive through flood waters. It only takes inches of water to be swept away, even in a vehicle.

If time and conditions permit, execute the following before a potential evacuation:

- Fill clean water containers
- Conceal essential documents in waterproof material
- Review emergency plan and check for any missing emergency supplies
- If needed, identify shelter designated for pets (emergency shelters cannot accept animals due to sanitation requirements)
- Adjust thermostat and freezers to the coldest temperature possible

If you are not ordered to evacuate, continue to prepare, monitor conditions and wait for updates.

Evacuation Procedures

In the event of an evacuation, respond immediately. Take only the essentials and follow designated

<https://www.osha.gov/etools/evacuation-plans-procedures/eap/elements>

evacuation routes. If time permits, turn off gas, electricity and water and disconnect appliances. **Again, do not attempt to drive or walk across flooded areas.**

Workplace Evacuations

With an emergency action plan in place, the aim is to avoid disorganization that can result in further damage and distress. Below are steps businesses can take in the event of an evacuation:

Follow the previously determined exit route assignments.

If the workplace has designated and properly trained evacuation wardens:

- Be aware, as they will assist and account for employees and visitors throughout the evacuation process
- Wardens should check all spaces to ensure everyone has evacuated before exiting
- A comprehensive action plan should be understood and executed by all employers designated as wardens

If the situation permits, after careful assessment, delegated employees may remain on-site to shut down utilities or equipment that may risk the safety of responders and cause additional damage.

- This plan should be created and reviewed beforehand, with the personnel already assigned.

After a Flood

Wait, Watch and Protect

The aftermath of experiencing a flood can have physical and emotional impacts on individuals and the community. Once you receive notice that it is safe to return from evacuation, proceed with the following in mind:

Watch out for anything that has fallen, including trees, power lines, wires, poles, etc. These put you at risk for injury or electrocution.

- **DO NOT TOUCH OR MOVE EXPOSED BARE WIRES.** Call the proper utilities for handling these situations.

Utilize proper equipment while cleaning. Without boots, long pants and shirts, and facial protection, you could easily be injured. Follow guidance from local officials on the clean-up process and procedures.

Ensure the quality of your food and water. Contact the local health department to see if there has been any water contamination. If food was left at your home or office during a flood, be extra cautious about spoiling.

If possible, dry the items in your home as quickly as you can to prevent mold.

Acknowledge feelings of sadness or anxiety. The aftermath of a flood can result in a long process of cleaning and healing. Connect with those in your community and utilize the Disaster Distress Helpline for free if needed.

Contact community officials before beginning the restoration process. Knowing your community's specific flood policies and regulations can increase efficiency moving forward.

FEMA and the National Flood Insurance Program have numerous resources available to help guide you through documenting your damage and clean-up. The goal is to have the timeliest restoration process possible.

Inspect and Report

Contact your Brown & Brown broker and claims representatives.

Take photographs/videos of all damaged areas (property, products, etc.).

Contact your risk/insurance manager in case of loss.

Report injuries, state of building, impairments of utilities, community services and conditions to management.

Call key personnel and restoration contractors to start repairs. Make sure safety systems are fully operational before work is allowed to begin.

Begin salvage as soon as possible to prevent further damage.

Eliminate safety hazards such as live wires, leaking gas, flammable liquids and hazardous materials releases. **DO NOT TOUCH OR MOVE EXPOSED BARE WIRES.** Call the proper utilities for handling these situations.

Contact vendors that can assist cleanup, as standing water may accelerate damage.

<https://www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/flood.html>

<https://www.cdc.gov/disasters/floods/readiness.html>

<https://www.floodsmart.gov/why-buy-flood-insurance>





Next Steps and Considerations

Everyone's flood risk is different, but there is no such thing as no risk. There are strategic ways to assess this risk, so you are getting the best coverage for your individual needs. Below are some benefits of flood insurance and when to consider excess coverage.

- Flood damage from just inches of water can be extremely costly. You may need more than the National Flood Insurance Program's coverage.
- The road to recovery after a flood can be taxing. Knowing that you have financial protections in place can offer peace of mind and security during unpredictable times.
- Homeowners policies don't typically cover flood damage. If you are not in a high-risk area, it is not required for you to purchase flood insurance. However, flooding can occur from something as simple as poor drainage systems.



At Brown & Brown, we can provide insurance and risk management solutions to help protect and preserve what you value most. That's why we created this Flood Preparation Guide to help you protect your home and business in the event of a flood.

Contact your Brown & Brown broker and learn more about our flood insurance program.



How Brown & Brown Can Help

Connect with our Brown & Brown team to learn about our knowledge in your industry, how we build our risk mitigation strategies and how we can aid your business in building a cost-saving program.



Find Your Solution at [BBrown.com](https://www.BBrown.com)

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