



Flood Preparedness: A Basic Checklist

Every year, property owners and their families are affected by natural disasters such as flood, hurricanes, earthquakes, tornadoes, wildfires and windstorms.

Following is a checklist, compiled by USI Insurance Services' personal risk specialists, on flood preparedness, and what to do (and not do) before, during, and after a flood.

Before a Flood

- Identify your flood zone location, and stay on top of changes to flood zones and overall flood exposure.
- Conduct an annual insurance checkup to make sure properties, including valuable personal assets, are adequately covered. Review policies with an expert to determine whether separate or excess flood coverage is needed.
- Gather relevant documents, such as statements and receipts, and keep in a waterproof cabinet. Electronic versions of these records can also be stored on a cloud platform such as Google Drive or a memory stick.
- Consider home retrofitting strategies such as building elevation, venting and blow-out walls.
- Take inventory of valuable items via photos/video and store them on the cloud.
- Elevate valuable items in basements/walkouts.
- Consider water reactive barriers or installable flood barriers.
- Develop an emergency communication plan that spells out how to contact family members and where to convene in case you are separated.
- Develop an evacuation plan, identifying alternative routes.
- Taking into consideration the needs of all family members, as well as pets, pack a go-bag with the following items: water; prescription medication; nonperishable food; flashlight; battery-powered or hand-cranked radio; first aid kit; blankets or sleeping bags; sanitation and personal hygiene items; and extra clothing.

During the Flood

- Do NOT ignore an evacuation order. If possible, seek immediate refuge at a community shelter.
- Turn off all utilities at the main power switch and close the main gas valve if evacuation appears necessary.
- Put livestock and family pets in a safe area. Due to food and sanitation requirements, emergency shelters cannot accept animals.
- Bring outdoor possessions, such as lawn furniture, grills and trash cans inside or tie them down securely.
- Listen for disaster updates on the radio.

After the Flood

- Stay away from flooded buildings or structures that have not been examined or certified as safe.
- If you need to return to damaged site, only do so during daylight hours.
- Wear a respirator, hard hat, goggles, gloves, and watertight rubber boots with steel toe if you decide to clean up the property.
- Watch out for downed wires.
- Do NOT turn power on or off, or use an electric tool, while standing in water.
- Clean all hard surfaces such as concrete flooring, wooden items and metal furniture, with hot water and laundry or dish detergent.
- Shower and change clothes after leaving a mold site.
- Contact your insurance company to begin the process of filing a claim.

This checklist provides basic practical steps that can be taken to protect you, your family and your personal property in the event of a natural disaster. It is not intended to be an exhaustive list. For comprehensive, personalized assistance on disaster preparedness, contact your local USI personal risk specialist.

For further information on flood preparedness, visit [ready.gov](https://www.ready.gov).