

## RISK MANAGEMENT GUIDEBOOK

# Flood Preparedness Guidelines



**USI Insurance Services**  
Property & Casualty  
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The following guidelines are offered in the interests of helping you in your storm-related property conservation efforts.

## Flood Advisories

A Flood **Watch** indicates that flood conditions are a real possibility, usually expected within 24-36 hours. Listen for additional advisories, and be prepared to take action.

A Flood **Warning** is issued within 24 hours before flood is issued when flash **flooding** is imminent or occurring.

## Flood Preparedness

### Storm Monitoring:

#### Action items for an impending storm / flood:

- Track the progress of the storm path and its intensity.
- As benchmarks are realized, determine if, or when, plan is to be activated.
- Shut down operations that depend on outside power sources, following established procedures.

### Emergency Response Team, Equipment and Materials:

#### Flood Preparation and Response:

*Proactive measures should be taken by the predesignated Emergency Response Team (ERT) after evaluating the current exposure and obtaining information and instructions from local civil defense and emergency preparedness officials. At all times, employee safety should be the first priority. Many will be busy protecting their homes and families.*

#### Pre-flood Planning:

- Develop an emergency action plan (EAP) and emergency response team (ERT).
- Members of the ERT should understand their specific roles and the overall goal and procedures outlined in the EAP. Members (with alternatives to cover all hours of operation) should also be trained to carry out their specified responsibilities.
- Identify personnel to monitor weather conditions and the storm's progress relative to the path and intensity.
- The ERT leader should have authority to implement the EAP based on pre-designated benchmarks. Responsibilities should include when to shut down operations and send personnel home.
- The EAP should include, but not be limited to the following:
  - Identification of all critical areas of the facility and operations and someone on all shifts who is trained on shutdown procedures with authorization to implement them.
  - Updated list of all relevant telephone numbers and contact information for ERT members, civil authorities, etc.
  - Provisions for backup communications – confirm all cell phones and two-way communication devices are charged.
  - Arrangements for an off-site emergency communications center.
  - Determination of vital company records and plans to protect and relocate them.
  - Arrangements with contractors for supplies and repairs after the storm.
  - Preparation for windstorm-related flooding should be evaluated.
  - Identification of key equipment and stock that requires protection with tarpaulins and waterproof covers.
  - Plans for site security after the storm.

## During the Flood

Arrangements should be made to evacuate the emergency response team before any flooding commences, if necessary. If the emergency response team is able to stay on site, a safe area of substantial construction should be available for the team members to occupy. The emergency response team plans should be communicated in advance to local law enforcement officials. The emergency response team should continually patrol the facility as long as it is safe to do so and complete the following:

- Watch for structural damage and make repairs as necessary.
- Watch for causes of fire (e.g. electrical short circuits) and take corrective action as needed. Check sprinkler water pressures frequently and watch for loss of pressure.
- Watch for flooding from rain and deploy sandbags as necessary.

## After the Flood

Use caution before turning on electricity where equipment may be damaged or moisture-laden. Use caution in opening fuel control valves - check to ensure that piping and equipment is intact, properly supported and not leaking.

Make temporary repairs to the structure and property to prevent further damage. Cover machinery, equipment or materials which may be exposed to the elements. Check fire protection equipment such as fire pumps, alarm systems, and automatic fire suppression to ensure it is in service. Take photographs of damages and maintain an itemized listing of materials and labor used to repair the property and restore operations. Separate undamaged stock from damaged stock.

### **After the flood:**

- Secure the site and survey the damage.
- Evaluate and address all safety hazards (for example, live wires, leaking gas, flammable liquids, and so on).
- Remove standing water.
- Activate fire protection system after inspecting components and contacting the fire department for instructions.
- Inspect bus bars, conductors, and insulators before starting the system, and re-energize it after inspection by an electrician (it should be assumed that any introduction of water to electrical equipment may have caused serious damage).
- After site is deemed “safe,” call in key personnel and contractors to begin repairs.
- Contact utility companies for information relative to your access to gas and electrical services.
- Take steps to perform temporary repairs (for example, roofs, clean drains, windows, separate damaged goods from undamaged goods, and so on) to mitigate your damage.
- Retain a moisture-control contractor to identify and control the spread of moisture, bacteria, mold, etc..
- Start salvage and cleaning operations immediately.
- Restart operation, if possible.
- Document your damages with photos and other records.
- Contact your risk manager, broker, and/or insurance company if you have sustained damage.

## Recovery / Restoration Checklist (Pre- and Post-event)

This document outlines the tasks necessary and the persons responsible for our “recovery” mode following a Disaster Management Drill or in the event of a fire, explosion or natural peril event.

Component	Activity
<b>Broker</b>	<input type="checkbox"/> Office phone.
	<input type="checkbox"/> Cell phone.
	<input type="checkbox"/> Fax number.
<b>Property Insurer</b>	<input type="checkbox"/> Policy number.
	<input type="checkbox"/> Claim reporting phone number.
	<input type="checkbox"/> Claim reporting fax number.
<b>If Applicable</b>	<input type="checkbox"/> Flood insurer.
	<input type="checkbox"/> Flood policy number.
	<input type="checkbox"/> Claim reporting phone number.
	<input type="checkbox"/> Claim reporting fax number.
<b>Additional Insurers</b> (i.e. specific wind policies, wind buy back policies, etc.)	<input type="checkbox"/> Policy numbers.
	<input type="checkbox"/> Claim reporting numbers.
<b>Information Needed to Report a Claim</b>	<input type="checkbox"/> Insurer and policy number.
	<input type="checkbox"/> Address of loss.
	<input type="checkbox"/> Brief description of damages and date/time incurred.
	<input type="checkbox"/> Contact information for adjuster (provide phone number and cell number if applicable).
	<input type="checkbox"/> Notify employee families about status of personnel on premises.
	<input type="checkbox"/> Secure a claim/reference number from your insurer when you report your claim.
<b>After the Storm Has Passed and the Claim is Reported</b>	<input type="checkbox"/> Document your damages with photos, estimates, etc.
	<input type="checkbox"/> Whenever possible, make temporary/emergency repairs to mitigate or prevent further damages, as required by your policy.
	<input type="checkbox"/> Make sure your adjuster is properly licensed.
	<input type="checkbox"/> Hire licensed, insured, and reputable contractors to perform work.
	<input type="checkbox"/> Maintain your own copies of all receipts and invoices relating to your loss.
<b>Post Emergency Service</b>	<input type="checkbox"/> Notify employee families about status of personnel on premises.
	<input type="checkbox"/> Notify Fed, State, local gov't agencies for assistance. (Permits, inspections, certification of occupancy, debris removal/transport/ disposal. Inform them of major restoration plans.
	<input type="checkbox"/> Enact pre-loss agreements.
	<input type="checkbox"/> Determine need for alternate facility if necessary and arrange for move.
	<input type="checkbox"/> Contact vendors for records preservation, equipment repair, earthmoving or engineering.
	<input type="checkbox"/> Determine outsourcing needs, if any.
	<input type="checkbox"/> Ensure availability of key management personnel.

<b>Management</b>	<input type="checkbox"/> Provide cash advances, if appropriate.
<b>Employee</b>	<input type="checkbox"/> Separate damaged property from undamaged property.
<b>Damage Assessment</b>	<input type="checkbox"/> Take photos of or video tape the damage so you can account for all damage related costs.
	<input type="checkbox"/> Take inventory of damaged goods (this can be done with insurance adjuster).
	<input type="checkbox"/> Assess the value of damaged property.
	<input type="checkbox"/> Assess the impact of business interruption.
	<input type="checkbox"/> Keep damaged goods on hand for insurance adjuster
	<input type="checkbox"/> If you release goods to adjuster or salvage, obtain a signed inventory, detailing goods type & quantity.
	<input type="checkbox"/> Establish special job and charge codes for purchases and repairs.
<b>Clean-up</b>	<input type="checkbox"/> Protect undamaged property and secure the property.
	<input type="checkbox"/> Coordinate power restoration with utility companies. Don't energize on your own or you could cause damage and injury.
<b>Operations Resumption</b>	<input type="checkbox"/> Restore sprinkler systems and other fire protection equipment.
	<input type="checkbox"/> Restore equipment & property for critical operations.
	<input type="checkbox"/> Move backup power and equipment into place. This includes backup communication systems.
	<input type="checkbox"/> Ensure personnel safety & security.
	<input type="checkbox"/> Conduct an employee briefing.
	<input type="checkbox"/> Provide employees with MSDSs.
	<input type="checkbox"/> Maintain contact with customers and suppliers.

**Note:** This list is not intended to be all inclusive. It is a guide to some of the things you should consider in assessing your vulnerabilities and your readiness or capabilities to respond to a fire or natural peril event.

## Resources & Links

### General Flood and Disaster Preparedness

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Ready.gov link: [www.ready.gov/business](http://www.ready.gov/business)

Offers preparedness information for business continuity planning.

<http://www.osha.gov/SLTC/etools/evacuation/index.html>

OSHA e-tool on emergency planning – Emergency Evacuations and Procedures.

<https://www.redcross.org/get-help/how-to-prepare-for-emergencies/workplaces-and-organizations.html>

American Red Cross Information on preparing your workplace and your employees. Phone: 866-438-4636

<https://www.fema.gov/emergency-management-agencies>

Federal Emergency Management Agency – Jurisdictions. Phone: 800-621-3362

<https://www.fema.gov/national-flood-insurance-program>

The National Flood Insurance Program aims to reduce the impact of flooding on private and public structures.

### NOAA National Weather Service

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<http://www.noaa.gov/weather>

The National Weather Service (part of NOAA) is an excellent source of up-to-date and accurate information on hurricanes and tropical storms.

<https://www.nhc.noaa.gov>

Excellent NWS -National Hurricane Center resource page tracking current storms and discussing hurricane hazards, risks, and preparedness activities.

### Planning for You and Your Family

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<https://www.fema.gov/national-flood-insurance-program>

National Flood Insurance website offers information on hurricane preparedness.

<https://www.weather.gov/safety/hurricane>

When a hurricane is headed your way, TAKE ACTION at the appropriate time.