



Flood Preparedness: A Basic Checklist

Every year, thousands of property owners and their families are affected by natural disasters such as flood, fire, earthquake, tornado, wild fires and windstorms.

Following is a checklist, compiled by USI's Personal Risk Specialists, on flood preparedness, and what to do (or not do) during and after a flood.

Before a Flood

- Identify your specific flood zone location, stay on top of changes to flood zones and overall flood exposure.
- Conduct an annual insurance checkup to make sure properties, including valuable personal asset, are adequately covered. Review policies with expert to determine whether separate or excess flood coverage is needed.
- Attach 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.
- Develop an emergency communication plan which spells out how to contact family members and where to convene in case you are separated.
- Develop an evacuation plan, identifying alternative routes.
- 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.
- Consider the needs of all family members, including pets, and add supplies as needed.

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 do so only during daylight hours.
- Wear a respirator, hard hat, goggles, gloves, and watertight rubber boots 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, wood and metal furniture, with hot water and laundry or dish detergent.
- Be sure to shower and change clothes after leaving a mold site.
- Contact your broker 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 a more 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).