

PREPARE YOUR BUSINESS FOR A FLOOD



Prepare A Business Continuity Plan

- Verify all employee, supplier and vendor contact information is correct and up-to-date so you can communicate next steps for resuming normal business operations in the event of a disaster. Use the downtime before the storm hits to update your supplier and vendor contact information, as well as other important contacts, such as your bank or insurance carriers.
- Determine which members of your staff will need to carry out flood preparations and who you can reasonably expect to be available.
- Develop a simple written plan that incorporates a set of specific flood task assignments for your staff. Include who to notify and what measures to take to preserve life and limit property losses.
- Establish communication procedures to account for employees and disseminate information. Decide on a communications strategy to clients.
- Ensure that employees who are on site during a storm have potable water, nonperishable food, first aid kits, phones, radios, flashlights and other supplies.
- Identify an alternative site for business operations should your facility be unavailable following the storm. Contact the recovery location provider before the flooding season starts so that you can review plans and ensure that your requirements are still being met.

Essential Equipment For Your Business

- Obtain several battery-operated radios and spare batteries to ensure you can receive emergency information. Have at least one radio on site that can receive NOAA weather radio frequencies.
- Procure sufficient flashlights and other battery-powered lights to allow essential work to be conducted in the event of power outage. Ensure a good supply of fresh batteries are always on hand.
- Compile your disaster supply kit and have it on hand and ready for emergencies.
- Have an ample supply of brooms, squeegees, mops and absorbents to remove water.
- A small emergency generator may be useful. The power may go out and be out for an extended period. An emergency generator will allow you to maintain lighting, recharge battery-powered equipment, and power pumps and tools which may be needed for expedient repairs after the flood.

Facility Preparation

- Know the vulnerability of your business. Geographical information and infrastructure knowledge of your location will be of great benefit.
- Review your list of major equipment and furnishings to determine which items need to be protected or removed and how you plan to do it.
- Review plan for mitigating property damage before storm hits and for recovery post storm.
- Ensure storm monitoring systems are operating efficiently to enable sufficient time for an organized shutdown if needed.
- Identify security resources, such as additional manpower that may be needed.

UNDERSTANDING YOUR COMMERCIAL INSURANCE

Coverage & Claim Preparation



- Review your policies with your insurance broker to ensure you understand the amount you will receive in the event of a covered loss.
- Review policy deductibles, special provisions and loss-reporting provisions (especially important on National Flood policies).
- Determine if flood is a covered peril or is excluded.
- Know how the building property is valued under the policy.
- Examine business interruption / time element coverage details.
- Include your insurance company's toll-free claims number and insurance broker's name in your emergency kit. Meet with insurers to set claim management protocols. Determine who will represent them at your organization during the claim adjustment process.
- Review and update procedures and responsibilities for gathering and processing claim information. This should include a list of outside resources needed for recovery.
- Determine if all asset values are current for potential claims, including property damage or business interruption.

Plan Ahead

In the Event of an Evacuation

- Become familiar with your business' disaster preparedness plan.
- Know your evacuation route and have a predetermined destination in mind.
- Select a point of contact and common meeting place if separated during the evacuation.
- Make sure you bring essential items (including cell phone, flashlight, and National Oceanic & Atmospheric Administration [NOAA] radio).

If You are Unable to Evacuate

- Identify a "shelter" area at a higher level of the business but not an enclosed room, such as an attic. In the event the water reaches that level, you could become trapped.
- Park your vehicle, on high ground if possible. Remove insurance information from the car for safe keeping, and take pictures of your car before the storm.
- Make arrangements to use alternative means of communication.
- When flooding threatens the business, turn off electricity at the main breaker. Unplug or turn off major appliances.

Contact us for more tips and information about how to stay safe during extreme weather events and natural disasters.

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