

Risk Management Guidebook

# Flood Preparedness Guidelines




USI Insurance Services  
Property & Casualty  
[usi.com](http://usi.com)



DISCLAIMER: The information contained in this document is for informational purposes only and is not intended as, nor does it constitute, legal or professional advice to the reader. In no event will USI or any of its affiliates be liable in tort or in contract to anyone who has access to or uses this information. USI does not warrant that the information in this document constitutes a complete and finite list of each and every item or procedure related to the topics and issues referenced herein. Federal, state, and local laws, regulations, standards and codes may change over time, and the reader should always refer to the most current requirements, as applicable.

© 2022 USI Insurance Services. All rights reserved.



When the National Weather Service (NWS) issues a flood warning an emergency condition should be declared. The following guidelines are offered in the interests of helping you in your storm-related property conservation efforts.

## TABLE OF CONTENTS

|   |   |
|---|---|
| Flood Preparedness .....  | 3 |
| Flood Recovery/Restoration Checklist<br>(Pre- and Post-Event) ..... | 5 |
| Resources and Links .....   | 7 |



# Flood Preparedness

## Pre-Storm/Flood Planning

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, your plan is to be activated.
- Shut down operations that depend on outside power sources, following established procedures.

## Develop an Emergency Response Team and Emergency Action Plan

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.

## Emergency Response Team

- Members of the ERT should understand their specific roles and the overall goal and procedures outlined in the Emergency Action Plan (EAP). Members (with alternatives to cover all hours of operation) should also be trained to carry out their specified responsibilities.
- Members of the ERT should 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.

## Emergency Action Plan

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.



## 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.



## 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 pressure frequently and watch for loss of pressure.
- Watch for flooding from rain or tidal surge, 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.

- 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.

# Flood Recovery/Restoration Checklist (Pre- and Post-Event)

This checklist outlines information and action steps the ERT can use to prepare for and recover from floods and other natural disasters.

| Description   | Details  |
|---|--|
| Broker information  | <ul style="list-style-type: none"> <li><input type="checkbox"/> Office phone</li> <li><input type="checkbox"/> Cell phone</li> <li><input type="checkbox"/> Fax number</li> </ul>  |
| Property Insurer Information  | <ul style="list-style-type: none"> <li><input type="checkbox"/> Policy number</li> <li><input type="checkbox"/> Claim reporting phone number</li> <li><input type="checkbox"/> Claim reporting email or web-based loss notification site</li> <li><input type="checkbox"/> Assigned/designated adjuster contact information</li> </ul>   |
| Additional Information, If Applicable   | <ul style="list-style-type: none"> <li><input type="checkbox"/> Flood insurer</li> <li><input type="checkbox"/> Flood policy number</li> <li><input type="checkbox"/> Claim reporting phone number</li> <li><input type="checkbox"/> Claim reporting email or web-based loss notification site</li> </ul>  |
| Additional Insurer Information<br>(i.e., specific wind or wind buy-back policies, etc.) | <ul style="list-style-type: none"> <li><input type="checkbox"/> Policy numbers</li> <li><input type="checkbox"/> Claim reporting phone number</li> </ul>   |
| Information Needed to Report a Claim  | <ul style="list-style-type: none"> <li><input type="checkbox"/> Insurer and policy number</li> <li><input type="checkbox"/> Address of loss</li> <li><input type="checkbox"/> Brief description of damages and date/time incurred</li> <li><input type="checkbox"/> Contact information for adjuster (provide phone number and cell number, if applicable)</li> <li><input type="checkbox"/> Secure a claim/reference number from your insurer when you report your claim</li> </ul> |

| Next Steps  | Actions   |
|---|---|
| What to Do After Storm Has Passed and Claim Is Reported | <ul style="list-style-type: none"> <li><input type="checkbox"/> Notify employees' families about status of personnel on premises</li> <li><input type="checkbox"/> Document your damages with photos, estimates, etc</li> <li><input type="checkbox"/> Whenever possible, make temporary/emergency repairs to mitigate or prevent further damages, as required by your policy</li> <li><input type="checkbox"/> Make sure your adjuster is properly licensed</li> <li><input type="checkbox"/> Hire licensed, insured, and reputable contractors to perform work</li> <li><input type="checkbox"/> Maintain your own copies of all receipts and invoices relating to your loss</li> </ul> |

|   |   |
|---|---|
| <p>What to Do After Emergency Service</p> | <ul style="list-style-type: none"> <li>❑ Notify and meet with insurance carrier/assigned adjuster to discuss claim and restoration plans</li> <li>❑ Notify federal, state and local government agencies for assistance (with permits, inspections, certification of occupancy, debris removal/transport/disposal, etc.), and inform them of major restoration plans</li> <li>❑ Enact pre-loss agreements</li> <li>❑ Determine need for alternate facility, if necessary, and arrange for move</li> <li>❑ Contact vendors for records preservation, equipment repair, earthmoving or engineering</li> <li>❑ Determine outsourcing needs, if any</li> <li>❑ Ensure availability of key management personnel</li> <li>❑ Provide cash advances, if appropriate (management)</li> <li>❑ Separate damaged property from undamaged property (employees)</li> </ul> |
| <p>Damage Assessment</p>                  | <ul style="list-style-type: none"> <li>❑ Take photos or videos of the damage so you can account for all damage-related costs</li> <li>❑ Take inventory of damaged goods (this can be done with insurance adjuster)</li> <li>❑ Assess the value of damaged property</li> <li>❑ Assess the impact of business interruption</li> <li>❑ Keep damaged goods on hand for insurance adjuster</li> <li>❑ If you release goods to adjuster or salvage goods, obtain a signed inventory, detailing goods type and quantity</li> <li>❑ Establish special job and charge codes for purchases and repairs</li> <li>❑ Protect undamaged property and secure the property</li> </ul>   |
| <p>Resuming Operations</p>                | <ul style="list-style-type: none"> <li>❑ Coordinate power restoration with utility companies. Don't energize on your own or you could cause damage and injury</li> <li>❑ Restore sprinkler systems and other fire protection equipment</li> <li>❑ Restore equipment and property for critical operations</li> <li>❑ Move backup power and equipment into place, including backup communication systems</li> <li>❑ Ensure personnel safety and security</li> <li>❑ Conduct an employee briefing</li> <li>❑ Provide employees with Material Safety Data Sheets (MSDSs)</li> <li>❑ Maintain contact with customers and suppliers</li> </ul>  |

**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 capabilities to respond to a natural disaster or catastrophic event.

## Resources and Links

### General Flood and Disaster Preparedness

[Ready.gov](#)

Offers preparedness information for business continuity planning.

[OSHA — Emergency Evacuations](#)

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

[American Red Cross](#)

American Red Cross information on preparing your workplace and your employees. 1-866-438-4636

[Federal Emergency Management Agency \(FEMA\) Local Offices](#)

FEMA local office finder. 1-800-621-3362

[National Flood Insurance Program \(NFIP\)](#)

NFIP website offers information on flood preparedness.

---

### NOAA National Weather Service

[National Weather Service](#)

The National Weather Service (NWS), part of the National Oceanic and Atmospheric Administration (NOAA), is an excellent source of up-to-date and accurate information on hurricanes, tropical storms, and wildfires.

[National Hurricane Center](#)

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

---

### Planning for You and Your Family

[NWS Flood Safety Tips and Resources](#)

Tips and resources to help you and your family stay safe in a flood event.