Loss Control TIPS
Technical Information Paper Series

Innovative Safety and Health Solutions℠

Preparing for Floods

What is a Flood?

A *flood* occurs when a body of water rises and flows onto normally dry land. Floods are a natural and inevitable occurrence along rivers and streams, and can happen anywhere. In the United States, property with an estimated value in excess of $758 billion is located in flood plain areas. Melting snow, rainfall from tropical storms or hurricanes, the water already on and in the ground, and the type and slope of the land all affect flood severity.

About Flood Warnings

A *flash flood watch* will be issued when flash flooding is *possible* in the area. This is a time to put essential personnel on alert and to assess the exposure and the probability it will affect the facility.

A *flash flood warning* will be issued when a flash flood is reported or is imminent. Essential personnel should be initiating flood-proofing controls if the exposure warrants this action.

A *flood warning* is an advance notice that a flood is imminent; this warning will be issued as the flood progresses along the river or stream. On major rivers, flood warnings may be issued several days in advance. The warning will include information about the expected rise in the river's water level, as well as when and where the flooding is expected.

Floods can cause devastating damage. If your facility is located in a flood plain area or is prone to flooding, take steps to mitigate damage. If there is probability that your facility will be affected, initiate flood-proofing techniques and preparedness procedures. Preparing for a disaster of this magnitude can help you prevent your business from being washed away.

The following checklist is designed to help you prioritize preparedness, response, and recovery procedures. These procedures, which can help you limit damage to your property and business, can be incorporated directly into your emergency preparedness plan.

Emergency Preparedness: Before the Flood

☐ Establish an Emergency Preparedness Plan (EPP) that takes prevention, emergency response and disaster recovery into consideration. If an EPP is already in place, review and update it as needed for flood readiness.

☐ Designate an Emergency Coordinator and an EPP Team. Assign responsibility to specific employees for advance arrangements and flood emergency response, including removal of stock and equipment.

☐ Practice your evacuation plan. Ensure that all employees know the safest route to high, safe ground.

☐ Participate in flood plain management. Many communities have programs of preventive and corrective measures for reducing future flood damage. These measures include zoning, subdivision, building requirements, or special-purpose flood plain ordinances.

☐ Keep a list of all vendors' and key customers' telephone numbers and other important contact information available and secured.

☐ Keep insurance information and contact names and numbers in a safe place. This information will expedite the claim process in the event of a loss.

☐ Try to control the flow and direction of water around critical areas of your operation. Direct water underground or to areas away from the building. Your local flood control district, government association, or contractor can provide assistance with erecting retaining walls and diverting water flow.

☐ Install a sump pump; have a backup available in case the main pump fails.

☐ Make sure window wells at ground level are watertight. Window covers that can be bolted in place are most effective in keeping water out.

☐ Keep emergency equipment (such as portable radios and flashlights) in working order. Portable, battery-powered radios are essential in an emergency. Tune in to local stations and follow emergency instructions .

☐ Keep materials on hand that will help prevent water damage. Materials such as sandbags, plywood, plastic sheeting, and lumber can be used to protect property.

☐ Do not pile sandbags too close to the walls of the building. Wet bags can exert excess pressure on the foundation, resulting in significant structural damage.

Emergency Response: During the Flood

☐ Move valuable papers and other contents to higher elevations or remove them from the premises altogether.

☐ Back up computer files and store them in a watertight container off premises.

☐ Remove all chemical paints, oils, cleaners, flammable liquids, etc. from the premises. Doing this will not only prevent them from causing damage to the rest of the facility, but will also safeguard the health of the individuals involved in clean-up operations.

☐ Bring outdoor possessions inside, or tie them down securely, to keep them from being washed away.

☐ Anticipate the possible impact upon suppliers and customers. Make arrangements for routing inventory and deliveries to another facility until flood waters have subsided. Stock up on high-demand items if suppliers are also susceptible to flood damage, because delivery schedules may be disrupted.

☐ Turn off all utilities at the main power switch and close the main gas valve if evacuation is imminent. Do not touch electrical equipment unless it is in a dry area and you are standing on a piece of dry wood while wearing rubber-soled boots or shoes and rubber gloves.

☐ Remove electrical motors and control panels from large equipment that cannot be moved, following prescribed removal procedures and electrical safety techniques.

Emergency Recovery: After the Flood

- ☐ Before entering the building, check for structural damage.
- ☐ Watch for wildlife that may have chosen the structure as a refuge to escape the floodwaters.
- ☐ Determine that all electrical hazards are controlled.
- ☐ Drain and clean basements. After the floodwaters have subsided, begin draining the basement in stages, about a third of the water volume each day. Pumping out water too quickly may cause structural damage.
- ☐ Clean damaged property. Floodwaters may have transported sewage and other hazardous materials.
- ☐ Document the damage.
- ☐ Begin salvage operations.

For more information, contact your local Hartford agent or your Hartford Loss Control Consultant.
Visit The Hartford's Loss Control web site at http://www.thehartford.com/corporate/losscontrol/

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