



Flood Preparedness Checklist

Floods are one of the most common and widespread of all natural disasters, and continue to grow in frequency and severity. Even if your business is above sea level, it is important to remember that where it rains, it can flood. Businesses are more likely to flood than burn down, so it is essential to prepare now so you are ready if your business is flooded.

The following checklist is a good first step toward keeping your business afloat even if the worst happens. Most businesses can save between 20% and 90% on the cost of stock and movable equipment by taking action prior to a flood occurring. The following resources and tools will help mitigate your risk and protect not only your business, but also the most critical element of your business—your people.

BEFORE THE FLOOD

- Develop and review the emergency plan with your team, key employees and appropriate third parties.
- Take all necessary steps to prevent the release of dangerous chemicals that might be stored on your property. Locate gas main and electrical shut-offs, and anchor all fuel tanks.
- If time allows, assemble and use sandbags in areas prone to flooding.
- Turn off the gas and electricity prior to leaving the property.
- Postpone any receipt of nonessential goods (deliveries, couriers, etc.).
- Contact your insurance broker to discuss policy, coverage and claims procedures.
- Establish an emergency communication method (notification system, phone tree, etc.). Identify a meeting place and time for all key employees on the crisis management team.
- Elevate equipment, stock, product and company records off the floor. If practical, consider relocating select items to a safe location.
- Back up all computers, cover them with plastic bags and seal with tape, then move them to the highest point available or to an alternate location.
- Important files and documents should be placed in plastic bags, put into plastic trash cans with lids taped shut and relocated to higher ground or the highest area available. Include the name and address of the complex on the trash cans so they can be identified if lost.
- Ensure you have an accurate and accessible inventory list. Take photos of key areas and critical items.
- Deposit any money or checks in the bank if possible, but keep cash on hand for use after the flood if needed.
- Update disaster recovery kits and begin crisis backup procedures.
- Maintain accurate inventory of product on-site. Information should be relocated or duplicated at a location safe from flooding and other risks.
- Use plugs to prevent floodwater from backing up into sewer drains, or install flood vents or flood-proof barriers.
- Stay tuned to local media and community messaging.
- Determine post-event damage assessment roles, responsibilities and timing.
- Identify potential cleaning companies, carpet cleaners and biohazard companies to contact in case of a flood; obtain emergency contact name and number.

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DURING THE FLOOD

- Employees should relocate to a safe location prior to a rise in floodwaters. Personal safety is paramount.
- Activate your business continuity plan, if appropriate.
- Raise elevators to the second floor and turn off.
- Unplug electrical items.
- Stay tuned to local media and evacuate when required.
- Remind employees to take cellphones, chargers and emergency kits with them when they evacuate.
- If possible, take all critical hardware with you, and unplug electrical items that will be left behind.
- Consider redirecting business phones to help ensure effective post-event communication.

AFTER THE FLOOD

- Listen to media reports to learn whether the community's water supply is safe to drink.
- Avoid floodwaters; water may be contaminated by oil, gasoline or raw sewage. Water may also be electrically charged from underground or downed power lines.
- Avoid driving if possible. If you must drive, take extra precautions.
- Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the weight of a car.
- Check for flooded electrical circuits and submerged power lines or electrical appliances.
- Implement damage assessment processes. To help ensure employee safety, assessment activities should be performed only in teams. Ensure electrical is turned off prior to initiating assessment activities.
- Use flashlights to examine walls, floors, doors and windows to ensure building is not in danger of collapsing. Listen for leaking gas lines.
- Inventory all damage by performing a unit-by-unit inspection.
 - » Inspect foundations for cracks and other significant damage, paying particular attention to retaining walls. Take pictures of all damage.
 - » Set up a separate financial report and accounting code to capture all associated expenses.
 - » Retain all receipts.

- Contact third-party vendors such as cleaning companies, biohazard companies, electricians and/or plumbing companies. Begin cleanup as soon as possible to prevent further damage to the property, and reduce opportunities for mosquitoes and other problems from standing water.
- Cordon off damaged areas until a determination is made regarding safety.
- Contact your insurance broker to verbally report damage so an adjuster can be sent to the site. Complete an incident report and forward pictures to your supervisor, corporate office, property owner and insurance agent.
- Initiate mitigation activities to minimize damage to facility and contents.
- If there is significant damage to the property, contact the security company to begin surveillance immediately. Instruct them to assist in directing emergency vehicles into the area and supply them with a list of permissible tenants to reduce the possibility of looters.
- Clean and disinfect everything that got wet. Mud left from floodwater can contain sewage and chemicals. Consider hiring an experienced third-party vendor to assist in the process.
- Implement your business continuity plan, and continue to monitor local authorities.
- Contact employees via determined method of communication and discuss next steps.

YOUR PEOPLE

- Ensure that you have an emergency communication plan in place prior to the storm, evacuation or threat.
- Have all contact information for employees, vendors and clients on hand.
- During evacuation, have a central point of contact for all employees, and ensure you know where your people are located.
- Following the flood, notify all critical people of next steps, based on damage.



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HELPING MITIGATE YOUR RISK FOR FLOOD INTERRUPTION

Do you know the terms?

Flood Watch: Flooding is possible. Tune in to NOAA Weather Radio, commercial radio or television for information.

Flash Flood Watch: Flash flooding is possible. Be prepared to move to higher ground; listen to NOAA Weather Radio, commercial radio or television for information.

Flood Warning: Flooding is occurring or will occur soon; if advised to evacuate, do so immediately.

Flash Flood Warning: A flash flood is occurring; seek higher ground on foot immediately.

Driving Flood Facts

The following are important points to remember when driving in flood conditions:

- Six inches of water will reach the bottom of most passenger cars, causing loss of control and possible stalling.
- A foot of water will float many vehicles.
- Two feet of rushing water can carry away most vehicles, including sport utility vehicles (SUVs) and pickups.

Let's get in touch.

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