

Flooding reminder.



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Floods are the most common and widespread of all natural disasters — except fire. Be prepared!

Flooding can happen at any time of the year and in all areas of the country. Spring rains, heavy thunderstorms, winter snow thaws or hurricanes can easily produce slow or fast rising flooding that develops over a period of days. Flash floods, on the other hand, usually result from intense storms dropping large amounts of rain within a brief period of time. They happen with little or no warning and can reach full peak in only a few minutes.

Flood waters can be extremely dangerous. The force of six inches of swiftly moving water can knock people off their feet. The best protection during a flood is to leave the area and seek shelter on higher ground. Cars can be swept away in as little as two feet of moving water. If flood waters rise around a car, it should be abandoned. Passengers should climb immediately to higher ground. Being prepared for any crisis, including a flood, takes planning.

This year, we encourage all of our clients' employees to take the time to prepare their families and homes for floods and related impacts, as well as remain informed of their Flood Response Policy.

Here is what you can do get ready:

Get Prepared: As the storm approaches, it is often too late to get ready. Before flood season, make sure you:

- **Know your zone** — Evacuations are more common than people realize. Make yourself familiar with your community's evacuation zones, so you'll know exactly where to go. *Remember:* if a flood threatens your community and local officials say it's time to evacuate, don't hesitate -- go early.
- **Complete a family communication plan** — Plan how you will assemble your family and loved ones, and anticipate where you will go for different situations. Get together with your family and agree on the ways to contact one another in an emergency, identify meeting locations, and make a family emergency communication plan.
- **Download the FEMA app**— The **FEMA app** includes disaster resources, weather alerts, safety tips, and a new feature that will enable users to receive push notifications to their devices to

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prepare their homes and families for disasters. The app also provides a customizable checklist of emergency supplies, maps of open shelters and recovery centers, tips on how to survive disasters, and weather alerts from the National Weather Service.

- **Assemble your disaster supplies** — You are going to need supplies not only to get through the storm, but for potentially lengthy and unpleasant aftermath.
- **Check your personal insurance coverage** — Most homeowner's insurance policies do not cover damage or losses from flooding. Review your policy, ensure you're adequately covered and understand exclusions, and contact your agent for any changes. If you're not insured against flood, talk to your agent or visit www.floodsmart.gov. Renter's insurance policies are also available and should be considered as a way of protecting your belongings.

Stay Informed: Know where to go for trusted sources of information during a flood event. Sign up for alerts from your local emergency management office so notifications, including evacuation orders, go directly to your phone and email. Monitor local news for flood watches and warnings in your area and follow directions of local officials. During a flood watch, take these precautions:

- Listen to a battery-operated radio for the latest storm information.
- Fill bathtubs, sinks and jugs with clean water, in case water later becomes contaminated.
- Secure outdoor belongings.
- Move valuable possessions to upper floors or to safe ground if time permits.
- Turn off all utilities at the main power switch and close the main gas valve, if instructed by local authorities.
- Be prepared to evacuate.

If you have any questions about your organization's emergency policies, contact: