



How to endure a flood.

National Risk Control



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Flood.

A flood is an occurrence of rising water.

Generally, properties subject to floods are already in a flood plain and carry separate flood insurance. However, any property is subject to flooding given enough water flowing at one time. Spring rains, heavy thunderstorms, winter snow thaws or hurricanes can easily cause a fast-rising flood. Flash floods are generally sudden and without warning, with walls of water that can reach heights of 10 to 20 feet. Cars can easily be swept away by just two feet of water, and a person can be knocked down by six inches of swiftly moving water. Being prepared for any crisis, including a flood, takes planning.



Pre-flood planning.

Know what do to before a flood, review your Flood Preparedness Checklist

- Know whether or not your property is in a flood plain area. Any property with units below ground is also subject to flooding.
- Review your insurance policy for flood coverage; if you are in a flood plain, most lenders will require flood coverage.
- Prepare yourself by having supplies listed on the **Disaster Supply Checklist**.
- Check expiration dates on all items.
- Update your **Emergency Resource List** for vendors, employees, tenants, property managers and corporate office. It is important to list multiple vendors, should your initial vendor be unable to assist during emergency.
- Update your **Crisis Communications Plan**
- Update your **Social Media and Disaster Communication Plan**
- Annually update your **Interior and Exterior Inventory** and take pictures or video of the inventory items.
- Establish a flood file containing the following:
 - » Flood notice to tenants — save time, make copies in advance.
 - » Prepare signs to be posted in elevators indicating that it is out of service. Have sufficient copies for each floor and elevator door.
 - » Prepare signs listing emergency contact information to be posted at the office and in common areas, instructing tenants that they should be used for emergencies only.
- As provided by FEMA, some mitigation issues should be already addressed:
 - » Relocate and elevate water heaters, heating/cooling systems, washers and dryers to at least 12 inches above the base flood elevation. This can be accomplished by building a platform of pressure-treated wood to set these items on.
 - » Elevate the electrical box and electrical outlets to 12 inches above the base flood elevation or move the electrical panel to an upper floor.
 - » Anchor any fuel tanks to the wall or floor by utilizing noncorrosive straps and bolts. Propane tanks should also be securely anchored.
- Ensure key staff members are aware of the location of all emergency shutoff valves and procedures.
- Notify tenants with special needs or disabilities to contact your office to prepare a plan of action to evacuate them as needed.
- Install check valves in the building sewer traps to prevent floodwaters from backing up in sewer drains.

Advance notice of flood.

Sometimes notice of a potential flood is provided, such as during tropical storms or hurricanes. If a flood is forecasted as a result of rising waters by the Army Corps of Engineers or other governmental agency, this list should be followed:

- Notify tenants of imminent flood. Provide information regarding designated shelters and evacuation routes; remind them to remove all items from the floor areas and to unplug all electrical items and turn off the inside breaker to the unit.
- Remind tenants to provide the office with their emergency phone number during an evacuation.
 - » Instruct them to provide their relatives with a contact name and number in the event they are separated.
 - » Advise them to evacuate with their pets, and remind them to have water, food and necessary medications.
- Remove items off the floor in models, business centers, clubhouses, exercise rooms, maintenance facilities and in the office.
- Secure all pool furniture and any other loose items that could float away.
- Back up all computers and secure them with plastic bags and seal with tape, then move them to the highest point available or to an alternate location.
- Unplug all electrical items in models, clothes care centers, business centers, clubhouses and offices, and turn off breakers to all common areas.
- Relocate lower-drawer files to upper-file drawers.
- Important files and documents should be placed in plastic bags and 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.
- Deposit any money or checks in the bank if possible, but keep petty cash available for after the flood if needed. If this is not possible, relocate to another location and advise your supervisor, corporate office, or property owner of the alternate location.
- Move the key box and key codes to an alternate location or higher ground. Make sure that your supervisor, corporate office, or property owner knows the alternate location.
- Shut down elevators and secure to top floor of each building. Post a sign reflecting the elevator is out of order on each door of each floor.






Flood without notice.

Be prepared for the unexpected flood.

If a sudden rainstorm or other event occurs with no notice, recognize the danger of a flood's rapidly rising and moving water and carrying debris. Water also carries the possibility of electrocution due to downed power lines, and can carry human waste and other biohazard items. Safety at this point is the first order for both your staff and tenants. Use any previously mentioned safety guidelines in addition to those below:

- Notify staff, supervisor and corporate office of the situation. Notify the tenants if possible and use your prepared notices.
- Do not attempt to drive if high water has already made roadways impassable.
- Secure as many items as possible with priority given to files, keys and money.
- Relocate the "Command Center" to the highest point available, which would be accessible to rescue workers.
- Assist all tenants, but especially those with special needs and disabilities, in getting to the highest point available for access to rescue workers.
- Turn off electricity and unplug all electrical items.
- Turn off gas lines.
- Secure all windows and doors at the office, clubhouse, maintenance facility, boiler room, etc.
- Contact your family and your other employees' families and provide direction to them regarding evacuation.
- Take all forms of communication, such as cell phones, pagers and hand-held radios.
- Take flashlights, a battery-operated radio, camera, water, food and any other disaster supplies needed.
- DO NOT attempt to swim in waters after someone without first securing yourself with a rope to a stable item. Although we do not want to see anyone drown, there is an increased risk that the rescuer and victim could both drown due to rushing water, debris or panic.
- DO NOT attempt to cross water without checking for downed power lines. Many causes of electrocution occur during floods — listen for humming, which is an indication of electricity. If signs of electricity exist, do not cross water — wait for help.
- Check local emergency broadcast radio for information regarding the flood.
- Once an "all clear" is signaled, begin post-flood measures.



Check for flooded
electrical circuits and
submerged power lines
or electrical appliances.

Remember — listen for humming,
watch for flammable materials in the
water such as gas, and use caution
tape to secure any area where this
danger exists.

Post-flood.

Know what do to after a flood.

- Return to the property as instructed by emergency personnel.
- Watch out for animals, particularly snakes, that may have come in with the floodwaters.
- Begin to complete your **Preliminary Damage Assessment Report**.
- Use flashlights to examine walls, floors, doors and windows to ensure building is not in danger of collapsing. Listen for leaking gas lines.
- Check for flooded electrical circuits and submerged power lines or electrical appliances.
 - » Remember — listen for humming, watch for flammable materials in the water such as gas, and use caution tape to secure any area where this danger exists.
- Managers should immediately begin taking pictures of the site.
- Managers should have cell phones and hand-held radios for communication. Make sure to limit your calls on your cell phone to preserve your battery in the event of power failure.
- Immediately establish a command post. Staff members and managers should take personal hygiene items and two changes of clothes with them.
- If there is sufficient 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 a list of tenants to reduce the possibility of looters.
- Contact emergency services such as the fire department, local hospitals, and gas and electric companies as necessary based on the review of the property.
- After assessing damage, managers should contact tenants who evacuated and had sustained severe damage.
- As soon as possible, 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 local hospitals regarding injured tenants and keep a log of all calls.
- Contact your supervisor, corporate officer, property owner and insurance agent to verbally report damage so that 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.
- Contact vendors such as cleaning services, biohazard companies, electricians or plumbers, etc. Begin cleanup as soon as possible to reduce further damage to the property and to reduce opportunities for mosquitoes and other problems from standing water.
- Retain receipts for emergency repairs and overtime accrued by your staff as a result of the flood.
- Cordon off damaged areas until a determination is made regarding safety.
- Relocate any tenant who has lost their unit into any vacancies on the property. If there are none, relocate them to another property managed by your company in the area or refer them to the local shelters or the Red Cross.
- Once a determination is made regarding areas of the properties, safely allow people in with a release and on a limited basis with security and wearing hard hats. If portions of the building are intact, allow tenants to return home when service of water and electricity are restored or per your corporate policy. Remember with no electricity or gas, alternate fuels have to be used, which could pose a fire hazard.
- Remind tenants to contact their tenant insurance agent to make claims.
- Once demolition/reconstruction begins, ensure area is secured by the contractor (i.e., construction fence, caution tape, etc.). Area should be confined and cleaned to reduce liability exposures.
- Post flyers for communication to tenants.
- Review the flood plan for problems, and update as necessary.
- Replace and restock items on your **Disaster Supply Checklist**.
- Complete any mitigation items as directed by FEMA or any other insurance carrier.

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