



ACRISURE®

FLOOD PREPAREDNESS GUIDE FOR BUSINESSES

Acrisure Risk Resources offers on-demand, virtual and live training tools designed to help manage risk and elevate our client's performance and profitability.

For more information, please contact your Acrisure representative or email riskresources@acrisure.com.

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OVERVIEW

Floods can be some of the most devastating natural disasters, causing widespread damage to homes, businesses, and critical infrastructure. Preparing ahead of time can significantly help reduce risks, safeguard your team members, and protect your assets.

This guide outlines some helpful action steps to take before, during, and after a flood.

**Note that while these steps are intended to help guide you, individual circumstances may vary. It is always recommended to consult with a professional for advice tailored to your specific situation. Please contact your Acrisure client advisor to discuss these action steps in greater detail.*

FLOOD TYPES: WHAT SHOULD YOU KNOW

Flooding can result from various factors, each posing unique challenges and risks. Understanding the types of floods can be crucial for effective preparation and mitigation.

BELOW ARE THE PRIMARY TYPES OF FLOODS:

Flash Floods

- Caused by intense rainfall over a short period.
- Often occur with little to no warning.
- Can sweep away vehicles, structures, and people in minutes.

River Flooding

- Occur when rivers overflow due to prolonged heavy rain or snow melt.
- Can cause severe damage to nearby homes, roads, and agricultural areas.

Coastal Flooding

- Triggered by storm surges, hurricanes, or tsunamis.
- Often accompanied by devastating wind and causing water damage.

Urban Flooding

- Occurs when drainage systems in densely populated areas are overwhelmed.
- Results in water pooling on streets causing damage to infrastructure and vehicles.

Dam or Levee Failures

- Caused by structural breaches in water containment systems.
- Results in sudden and massive flooding downstream.

BEFORE A FLOOD

RISK ASSESSMENT – PEOPLE, OPERATIONS & PROPERTY

A thorough risk assessment is essential to help your organization reduce damage, protect assets, and maintain operations before, during, and after a flood. By identifying potential vulnerabilities in your facilities, workforce, and business operations, you can take steps to address risks and help limit disruptions. This process can help you better prepare for challenges such as power outages and communication issues while helping to keep your team members stay safe and your business running as smoothly as possible.

HERE ARE SOME KEY RISKS YOUR ORGANIZATION SHOULD PREPARE FOR:

Potential Risks:

- Water intrusion causing damage to facilities, machinery, and inventory.
- Contamination of workspaces and equipment, leading to costly repairs or replacements.
- Prolonged water damage impacting structural integrity.
- Disruption of daily operations and potential health hazards from standing water and mold growth.

Always and consistently monitor weather alerts. Use trusted sources to track weather conditions and issue warnings to employees and stakeholders.

HERE ARE KEY RISKS YOUR ORGANIZATION SHOULD PREPARE FOR:

PEOPLE

Develop Flood Plan to Protect Employees

Develop an Evacuation Plan:

Create clear procedures for evacuating employees and customers safely during a flood.

Communicate Plans:

Inform employees about flood risks, safety procedures, and their roles in an emergency

Evaluate Operations for Employee Safety and Provide Support

- Update your employees' emergency contact information regularly.
- Decide when to curtail or suspend operations so that employees may make their own preparations.
- Plan to assist employees who may need transportation.
- Employees will be the most valuable resources in any recovery effort. Consider making plans to protect them with an Employee Assistance Program (EAP) or other such support program.
- Identify emergency roles and train essential personnel.

Information and Preparedness

- Provide storm preparedness materials to employees. Offer links to post-storm support resources.
- Distribute hard copies of your emergency action plan.

BEFORE A FLOOD (CONTINUED)

Stock Emergency Supplies for Safety and Basic Needs

First Aid Kits and Supplies

- Bandages, antiseptics, medical gloves, pain relievers, and other basic medical supplies.

Flashlights and Batteries

- LED flashlights and extra batteries to provide light during power outages.

Portable Power Sources

- Backup power banks for charging phones and essential electronics.
- Generators with sufficient fuel for critical systems.

Drinking Water

- At least 1 gallon of water per person per day for 3-5 days.

Non-Perishable Food

- Ready-to-eat meals, protein bars, snacks, and canned goods.
- Manual can openers.

Emergency Radios

- Battery-powered weather radios for receiving updates.

Sanitation Supplies

- Hand sanitizer, wet wipes, soap, disinfectants, and trash bags.
- Portable restrooms or hygiene stations, if needed.

Personal Protective Equipment (PPE)

- Gloves, safety goggles, and masks to protect against hazards during cleanup.

GENERATOR SAFETY TIPS

- **Location:** Place outdoors, away from windows and doors, for proper ventilation.
- **Ventilation:** Never use indoors.
- **CO Detection:** Install and test carbon monoxide detectors.
- **Fuel:** Use the recommended fuel and store it safely.
- **Grounding:** Follow manufacturer's grounding instructions.
- **Cords:** Use heavy-duty outdoor-rated extension cords.
- **Overloading:** Avoid overloading; connect essential appliances only.
- **Appliances:** Turn off appliances before starting/stopping the generator.
- **Maintenance:** Follow the manual's maintenance schedule.
- **Cold Weather:** Use cold weather kits if needed.
- **Shut Down:** Cool down before refueling; disconnect appliances first.
- **Plan:** Have an emergency shut-off plan.

Always follow your generator's manual for specific safety guidelines.

BEFORE A FLOOD (CONTINUED)

OPERATIONAL SUPPLIES FOR BUSINESS CONTINUITY

OPERATIONS

Plan for Operational Continuity

Update Emergency Plans

- Review and practice response protocols for high wind events, including evacuation and shelter-in-place plans.
- Identify the personnel needed to maintain the essential or critical functions.
- Determine how your phones are going to be answered. Arrangements can be made to forward your lines to an alternate call center.
- Create an emergency response team and define clear roles and responsibilities for each person.

Determine Evacuation and Emergency Plan

- Post the evacuation plan and ensure your team is familiar with it.
- Review and practice your plan. One of the most effective ways to minimize the impact of a flooding is to have a plan in place that is reviewed and practiced regularly. Be sure to test the plan and educate employees through training.
- Determine the chain of command for the emergency functions and who will perform them.

Protect Equipment and Assets

Relocate Valuable Items:

- Where possible, relocate value items, and move critical equipment, vehicles, and inventory to secure indoor locations or away from the flood zone

Backup Data and Documents:

- Store critical business documents in waterproof containers.
- Ensure password-protected digital backups are saved in the cloud or at an offsite location.
- Consider relocating critical operation functions to outside the flood zone.

Backup Power Systems:

- Ensure generators are in working order and have enough fuel.
- Protect electrical systems with surge protectors to guard against power fluctuations.
- Determine and store equipment and supplies needed for continuing critical functions, especially the unique or hard-to-get equipment and supplies.
- Shut off utilities if instructed by local authorities.

Emergency Contact and Communication:

- Establish lists of employee, vendor, utility, and emergency contact details.
- Establish several ways to reach employees.
- Consider whether satellite communication systems are necessary.

Cash and Checkbooks:

- Access to cash or alternate payment methods in case electronic systems fail.
- Define cash flow and emergency funding sources to enable critical operations during and after the flood.

Fuel:

- Extra fuel for generators, company vehicles, and essential equipment.
- Spare parts for critical machinery.

Tarps and Plastic Sheeting:

- To cover equipment, windows, and roof damage.

Tools and Hardware:

- Basic tools like hammers, wrenches, duct tape, zip ties, and utility knives for minor repairs.

BEFORE A FLOOD (CONTINUED)

Review Insurance Coverages and Claims Processes

- Evaluate the coverage details and claims reporting procedures for each type of insurance policy.
- Confirm that your property and liability insurance policies cover wind-related damage.

Partner with Restoration Services

- Identify professional cleanup and restoration companies and other critical vendors in advance to expedite recovery efforts.
- Establish mutual aid agreements with neighboring businesses for shared resources and support.

**Note that some insurance companies may require specific vendors and/or restoration services. It is recommended to verify with your insurance company whether this requirement applies to you.*

Information and Preparedness

Printed Flooding Plans

- Hard copies of your emergency action plan for all employees.

Maps and Evacuation Routes:

- Local maps, evacuation routes, and shelter locations.
- Educate your team about flood safety procedures.

Communication:

- Consider whether satellite communication systems are necessary.

Review Natural Disaster Insurance Coverage in Advance: Considering the increasing frequency of natural disasters, it's essential for businesses to review their insurance coverages with their Acrisure client advisors. Some of the key insurance policies to consider include Property, Flood, Earthquake, Business Interruption, Builder's Risk, Inland Marine, Workers' Compensation, Auto and General Liability Insurance, among others. Proactive steps can help safeguard your employees, operations, and assets against natural disasters events. Contact your Acrisure client advisor to help ensure your business has the appropriate insurance in place.

PROPERTY

Document the condition of the facilities prior to the storm with photos and videos.

Protect Your Facilities

- Identify Vulnerable Areas:**
Assess your property to determine areas at high risk of flooding, such as basements, ground-level spaces, or areas near water sources.
- Install Flood Barriers:**
Use sandbags, water-activated flood barriers, or other temporary solutions to protect doorways, windows, and entry points.
- Inspect Drainage Systems:**
Ensure gutters, drains, and sump pumps are clear and functioning properly to reduce water buildup.
- Seal Openings:**
Apply waterproof sealants to cracks in walls, foundations, and around windows and doors to reduce water intrusion.

Protect Equipment and Inventory

- Elevate Valuable Items:**
Move critical equipment, documents, and inventory to higher floors or shelves to protect them from rising water.
- Shut Off Utilities:**
Turn off electricity, gas, and water in vulnerable areas to help reduce the risk of damage or fire during a flood if advised to do so by local authorities or emergency personnel.
- Use Waterproof Storage:**
Store important documents, electronics, and smaller equipment in watertight containers.

DURING A FLOOD

! Consider taking these actions only if safe under the conditions:

PEOPLE

Ensure Employee Safety:

Prioritize Employee Safety

- Follow evacuation orders and local advisories.
- Ensure shelter areas are equipped and accessible if staying on-site.
- Designate internal areas away from windows and external walls where people can shelter during high winds.

Communicate Clearly and Provide Regular Updates

- Use text alerts, email, or apps to communicate with employees about weather developments, safety instructions, and company updates.
- Establish a clear chain of command for communication during the flood event.
- Provide employees with guidelines on securing their workspaces and safety procedures during flooding. Consider all risk factors to determine when it's no longer safe for employees to work.
- Update your company's website so employees and customers can remain in the know

Ensure Emergency Supplies Are Available

- Restock emergency kits with flashlights, batteries, first aid supplies, water, and non-perishable food for employees on-site.
- Provide access to portable phone chargers and radios to stay informed if power is lost.
- Ensure access to rain gear, rubber boots, and gloves for those who may need to navigate through water.

Account for Employee Well-Being

- Check on the safety of employees in affected areas.
- Remind employees to limit non-essential movement during the flood to reduce risks.

OPERATIONS

Monitor Weather and Facility Conditions

- Use weather monitoring tools or apps to track the flood's progression.
- Check for leaks, water intrusion, or structural issues in real-time, if safely accessible.

Shut Off Utilities

(if instructed to do so by local authorities or emergency personnel, or if evacuation appears necessary):

- Shut down electricity, gas, and water supplies to help reduce the risk of flooding, fire, and electrocution during the storm.
- If using a generator, ensure it is placed outside to prevent carbon monoxide buildup. Use generator only in accordance with manufacturer specifications.
- Shut down equipment that may be affected by flooding, such as electrical grounding.
- Prevent explosions from extinguished pilot lights by turning off the gas altogether.

Activate Backup Power Systems

- Start generators if necessary to maintain critical systems like servers, security alarms, and emergency lighting.

Test backup systems regularly to ensure they are functioning properly during power outages.

Secure Critical Data and Systems

- Monitor remote systems and networks if possible, to detect any issues that arise during the flood.

Limit Equipment Usage

- Turn off non-essential equipment to minimize power drain on backup systems.
- Avoid using wired equipment connected to wall outlets during lightning activity.

DURING A FLOOD (CONTINUED)

Assess Broken Water Pipes

- Shut off water valve, if safe to do so.
- Shut off power, if it poses a threat.
- Notify building management of damage, if applicable.

Coordinate with Stakeholders:

- Notify Vendors and Clients: Inform them of potential disruptions in service or delivery.
- Engage Emergency Services: Collaborate with local authorities and emergency responders to facilitate a coordinated response.

PROPERTY

Limit Movement in Flood-Prone Areas:

- Avoid areas vulnerable to flooding or structural collapse, such as basements and lower level areas.

Inspect and Protect Critical Equipment

- Use sandbags or water barriers to prevent flooding in key entry points if safe to do so.
- Assign team members to periodically check on high-value equipment, such as servers or refrigeration units, as long as it can be done safely.
- Relocate vulnerable equipment to higher ground or interior spaces if necessary during breaks in the storm, only if safe to do so.
- Watch for rising water levels, structural issues, or other hazards as the flood progresses.
- Address threats like leaking pipes or unstable areas only if safe to do so.

AFTER A FLOOD

After a flood, your organization should focus on several key areas to safely and efficiently return to business operations. These steps help ensure the safety of your team members, minimize downtime, and set the stage for recovery. Here's a detailed approach:

- ❗ **Do not walk, swim, or drive through flood waters.**
- **Do not enter buildings until they are declared safe.**

PEOPLE

Ensure Employee Safety and Well-Being

- Ensure all employees are accounted for and safe. Use emergency contact systems, phone calls, or group communication platforms to reach everyone.
- If employees were impacted by the storm personally, provide support where possible, including approved leave, counseling, or assistance with immediate needs.

Notify Customers and Clients:

- Inform customers and clients about any operational delays, disruptions, or changes in business hours. Be transparent about timelines for resuming services and how they may be affected.
- Use multiple communication channels (email, website updates, social media, etc.) to reach as many people as possible.

Keep Employees Informed

- Regularly update employees on recovery progress, any changes to work schedules, and any health or safety protocols in place.

PROPERTY

Inspect the Facility

- Conduct a thorough safety inspection of the building, including structural checks for roof or wall damage. Ensure that the premises are secure before allowing employees to return. Have the building professionally inspected if you have concerns that any damage could pose a safety hazard to employees or customers.
- Contact a professional to survey for safety hazards, including live wires, gas leaks, and damage to foundations or underground piping.
- Wear protective gear, including gloves, masks, and boots, when inspecting the site.

Assess Property Damage

- Document any damages with photos and videos for insurance claims.
- Contact a structural engineer if the building's integrity is in question.

Notify Insurance and Begin Claims Process

- Report any damages to your insurance provider as soon as possible.
- Provide detailed documentation, including inventory losses.
- Work with an adjuster to assess repair costs and coverage.

Clean Up and Remove Debris

- Follow local guidelines for hazardous material disposal.
- Hire licensed contractors for safe cleanup and restoration.

Address Immediate Hazards

- Dry affected areas as quickly as possible and remove any debris.
- Sanitize surfaces to prevent mold and bacteria growth.
- Watch out for live electrical wires.
- Work with a professional to address structural and equipment repairs to resume operations safely.
- Ensure fire alarms, sprinklers, and security systems are fully operational.

AFTER A FLOOD (CONTINUED)

OPERATIONS

Restore Critical Operations

Reopen for Operations Methodically

- If the workplace is safe, begin phasing employees back into the office or facility, ensuring that all areas are secure and functioning.

Engage with Suppliers and Vendors

- Reach out to key suppliers and vendors to confirm the status of deliveries or services that may have been affected by the storm. Be prepared to adjust supply chain logistics if necessary.

Power and Utilities:

- Restore power, gas, and water supplies to the facility. If backup generators were used, make sure they are functioning properly or refuel them as needed.
- Test IT and communication systems to confirm they are working and that team members can connect to necessary tools and databases.

Activate Business Continuity Plans:

- Implement your pre-prepared continuity plan to prioritize business functions that are most critical to your operations, such as customer service, payroll, and IT support.
- If necessary, adapt your plan to handle the flood's specific impact (e.g., supply chain disruptions or remote work arrangements).
- Have a plan for payroll in place to avoid any gaps

Begin Cleanup and Repair

Start Cleanup Efforts

- Begin removing debris and water from the facility using industrial vacuums, sump pumps, or other specialized equipment.
- Dry out areas affected by water damage to prevent mold and mildew growth.

Repair Damaged Equipment

- Assess the condition of any office equipment, machinery, or vehicles that were damaged. Arrange for repairs or replacements as needed.
- Document any damage for insurance purposes.

Secure Insurance and Financial Assistance

File Insurance Claims

- Contact your insurance company immediately to start the claims process for property damage, business interruption, flood, or other covered losses. Reach out to your Acrisure client advisor for any assistance. We're here to help you!
- Provide documentation such as photographs, videos, and a list of damaged items to support your claim.

Access Emergency Funding

- If necessary, apply for government or disaster relief funds, loans, or other financial support to help with recovery costs.
- Evaluate your financial position to ensure you can maintain cash flow during the recovery period.



AFTER A FLOOD (CONTINUED)

Plan for Future Preparedness

Review and Update Emergency Plans

- After operations have stabilized, debrief with your team to assess how well your storm preparation and response plan worked. Identify areas for improvement and make adjustments to your business continuity and disaster recovery plans.
- Ensure that you have adequate supplies and backup systems in place for future emergencies.

Build Long-Term Resilience

- Consider strengthening your infrastructure to better withstand future storms, such as installing reinforced windows, flood barriers, or more robust backup power systems.
- Create partnerships with disaster recovery services, ensuring quicker response times when needed.

HELPFUL FLOODING PREPAREDNESS INFORMATION

WE'RE HERE TO HELP – BEFORE, DURING, AND AFTER CLIMATE-RELATED DISASTERS

At Acrisure, we're here to help you every step of the way – from reviewing your emergency plans to ensuring sure your insurance coverage is up to date.

And if a disaster does hit, you won't be alone. We can guide you through the claims process and work closely with your carriers to help get you back on track as quickly and smoothly as possible.

The time to prepare is now. Let's work together to protect your people, property, and operations. **Contact us today** to schedule a preparedness review or to discuss any concerns.

Access these resources for additional information to help you prepare for and protect your people, operations, and property in the event of a flood.

[Acrisure: Important Information Regarding Flood Related Claims](#)

[FEMA: Flood Preparedness](#)

[OSHA: Flood Preparedness and Response](#)

[CDC: Floods and Your Safety](#)

[Inland Flooding Ready Business Toolkit](#)

[Spanish Ready Business Inland Flooding Toolkit](#)

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