

Flood Safety Guide

Floods—whether by rain, storm surge, or overflow—are the most commonly occurring natural disasters in the United States. They are among the most costly as well: from utility outages to transportation disruptions to infrastructure damage, the destruction left in their wake, and indirectly from the landslides they often cause, is around \$17 billion a year¹, according to FEMA.

Unfortunately, that number is only going to get bigger. As it has with other natural disasters, climate change makes the prospect of a serious flood more likely to occur than ever. Which, of course, makes vigilance and forethought vital. While precautionary measures won't stop rising water, they might help mitigate the worst outcomes. Here are some steps to follow before, during and after a flood.

What to Do Before a Flood

First, assess your risk profile.

- Consult FEMA's online Flood Map Service Center to determine the potential risk that floods pose to your home and neighborhood. If it is high, follow the readiness steps outlined below.
- Talk to your Account Executive to make sure you are covered for flood-related damage and loss. Typically, homeowner's policies do not include such coverage.

Next, prepare yourself and your property.

- Clear drains and gutters and install check valves to minimize the potential for flooding in your home. If the major mechanicals—HVAC, furnace, water heater, electric panel—currently sit in low-lying areas, hire a contractor to move them to higher ground or to build an enclosure with walls tall enough to hold back local 100-year flood levels.
- Consider installing a battery-powered sump pump or french drain in the basement, to facilitate the alleviation of floodwater.
- Make password-protected digital copies of important documents. Store the originals in a safety deposit box or waterproof box on an upper floor.

¹ <https://science.house.gov/imo/media/doc/Grimm%20Testimony.pdf>

- Create an evacuation plan that accounts for pets as well as people. Practice getaway routes, both real-time and double time (in the event of a flash flood), and firm up alternate-shelter arrangements.

Assemble a Flood Emergency Kit and store it in a place commonly known to all family members: several-days-worth of non-perishable food, water, toiletries and medication; flashlight; battery bank for phone; portable radio; batteries; cash; blankets; clothing and personal-hygiene supplies. Replace and/or refresh items in your kit every six months.

What is the difference between a flood watch and flood warning?

A flood watch is the first alert about a potential situation, sent as soon as conditions become conducive to flooding. A watch puts you on notice, just in case, giving you enough time to do what you need to do to get ready. A flood warning, on the other hand, indicates that a flood is imminent or already in progress, and calls for you to take immediate safety measures.

What to Do During a Flood

If you choose to stay...

- Head quickly to a safe space—higher ground is always best—with family members and whatever essentials you will each need to ride out the event.
- Turn off utilities at the main switches or valves if instructed to do so. Disconnect electrical appliances. Do not touch electrical equipment if you are wet or standing in water.
- If you are trapped inside amid rising floodwaters, get to the highest level possible, but not anywhere you can later be trapped—such as a closed attic. And to avoid accidents and other issues, only venture to the roof when there is no other option, so you can signal for help.
- If the authorities call to evacuate, we highly recommend you listen to their advice and do so right away.

If you need to leave...

- Do not walk, swim, or drive through floodwater. In fact, should you encounter it, turn around rather than push forward. (Too many people drown because they fail to heed this advice.) Likewise, do not attempt to drive around traffic-diverting barricades. As little as a foot of water can float a vehicle; two feet will carry most away.
- Avoid bridges that traverse fast-moving water. They are susceptible to being washed away at any time.

What to Do After a Flood

Stay vigilant:

- Again, take cues from the authorities. If you have left your home, return only after they say it is safe.
- Until water has receded, don't drive unless it is an emergency.
- Similarly, don't wade into standing floodwater; it may be contaminated or electrically charged from submerged power lines.
- Avoid drinking tap water until it has been deemed sanitary. Throw away any food items that came into contact with floodwater, including canned goods unless you follow proper disinfecting procedures.
- Watch out for animals inside your home.
- Don't re-enter a building with standing water or mold if you have asthma, other lung conditions, or a suppressed immune system.
- Be on the lookout for downed power lines outside your home. Don't touch any electrical equipment if it is wet or you are standing in water. Where it is safe to do so, turn off electricity to prevent accidental shocks.
- Use gas-powered generators outdoors only.

Clean up:

- Contact your Account Executive to find restoration companies.

Report a claim:

- When you have contended with the aftermath of a flood, your focus should be on staying safe not on insurance matters. So rather than call a carrier directly, contact your Account Executive or our 24/7 claims line (800) 221-5830 and let us manage the claims process on your behalf.

If you want to know more information about the risk of flooding in your area, visit www.fema.gov.

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