

# PREPARING & PROTECTING YOUR BUSINESS FROM FLOODS

Learn what to do before, during, and after a flood to reduce property damage, business interruptions, illness, and injury.



## BEFORE



Ensure emergency preparedness and response plans are in place, including flood event procedures



Provide critical equipment and supplies onsite (including reusable sandbags, submersible sump pumps, portable generators, fuel, portable lights, extension cords, air moisture sensors, dehumidifiers, and an emergency kit)



Consider retrofits, including waterproofing, installing drainage systems, and elevating heating, cooling, ventilation, communications, and high-voltage equipment above expected flood levels



Connect with your insurance broker to make sure you have the right coverage against flood-related loss

## DURING



If evacuation orders are issued, have all onsite personnel leave the premises immediately and prohibit non-emergency response personnel from entering floodwaters



Follow the documented procedures to shut down or move equipment that may be affected by the flood



Protect doors, windows, and onsite waste disposal and collection facilities from floodwater entry



Take photos of impacted areas for the insurance claims process

## AFTER



Check for downed power lines and fuel spills caused by the flood, and report any damages to the utility providers before entering the premises



Extract water from the premises once it's safe to reduce damage and contamination



Assess damage to your property's structure, contents, and furniture



Clean, sanitize, and initiate the drying and dehumidification process



Test electrical, mechanical, fire protection, alarms, and other building systems, and repair or replace these systems if needed

**Contact a licensed insurance broker today to protect your business with flood insurance.**

