

Preparing for an imminent flood



Businesses have numerous safeguards they can enact to mitigate harm to their workforces and properties before a flood occurs. These practices should be core to your emergency plans and procedures, and designed specifically for facilities and operations at risk.

When flooding is imminent, your organization's preparation, response, and recovery plans should include incident command system protocols, employee safety and humanitarian assistance plans, business continuity and supply chain contingency plans, and protocols for managing the claims process.

The following checklist provides guidance on actions organizations can take when facing a flood event. Please note that the following checklist is not all-inclusive and that following this checklist does not guarantee any result, including the outcome of any potential claim.

Task	Not started	In progress	Complete
Monitor and activate			
Follow government and local media reports for advisories and/or evacuation orders.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assemble your emergency response team, along with operations management, to review and activate your flood emergency response plan.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify locations that might be exposed to direct or indirect flood damage — including customers' and suppliers' locations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contact local government agencies and emergency services to ensure coordination of response procedures.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assemble supplies for the emergency response team. Items to consider include portable lights, lumber and nails, roofing paper, sandbags, tarps, chainsaws, rakes, shovels, and personal protective equipment, such as waders, boots, and gloves.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify sources of restoration equipment, supplies, and contractor services from firms located outside the immediate area.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Check with official sources and/or forecasts on the projected flood duration.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Inform employees and any tenants of the potential need to evacuate and provide regular updates.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Not started In progress Complete

Take preliminary actions

Assign appropriate personnel to shut down utilities, such as electricity and natural gas, to avoid fires during and immediately after the flood.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Start relocating items susceptible to water damage previously identified in the flood emergency response plan such as inventory, electronics, vehicles, records, and any computer tapes and drives on site.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Check that existing flood measures are in place.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Start installing all temporary flood protection and mitigation materials.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evacuate and relocate employees and tenants as necessary.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Protect and mitigate

Fill sandbags and place around previously determined points of water ingress.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Install flood protection barriers or equipment over windows and doors previously designed to accommodate them. Seal tightly to minimize seepage and leakage.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Even equipment not expected to be exposed directly to floodwaters should be covered with plastic sheeting due to condensation inside buildings.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Keep all property catch basins and roof/floor drains clear before and during flooding.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ensure sump pumps are operational.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ensure backup power is in good working order with sufficient fuel.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Secure and fill any storage tanks to prevent them from floating.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Close any manual backflow valves on storm/sewer lines.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Consider setting up flood pumps prior to the flood event if enough advance warning is provided.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Meeting your flood preparation and response needs

For more help with flood planning, response, and recovery issues, engage your Marsh Client Executive, who will connect you to the appropriate consulting and claims resources. You can also visit the Flood Resource Center for additional information.

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