



FLOODING PREPAREDNESS GUIDE

**TO PROTECT YOUR
BUSINESS & FAMILY
FROM FLOODS**

 **Burnham | WGB**
A BALDWIN RISK PARTNER



HOME & FAMILY

BEFORE A FLOOD HITS

- Ensure drains, gutters, and downspouts aren't clogged and water can flow freely.
 - Identify, learn and practice evacuation routes.
 - Identify shelters or a safe place to go if you need to evacuate your home.
 - Have an emergency supply kit ready to go. See emergency kit preparedness below.
 - Ensure important documents are placed in a waterproof container. A good practice is to create digital, password-protected copies of those documents.
 - Move valuables to higher places in the home.
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DURING A FLOOD

- If evacuation orders have been issued, evacuate immediately. Use designated evacuation routes and comply with all road closures to ensure you're not hindering first responders' ability to navigate the area.
 - If you are experiencing a medical emergency, dial 9-1-1.
 - Keep up to date about evolving emergency information through the Emergency Alert System (EAS) or the National Oceanic and Atmospheric Administration (NOAA).
 - Avoid walking, swimming, and driving through flooded areas.
 - Avoid bridges with fast moving water underneath, as the bridges may wash away with no warning.
 - Remain in your vehicle if trapped in rapidly moving water. If water begins to fill your vehicle, get on the roof if possible.
 - Get to higher ground or the highest level of a building. Avoid sheltering in closed areas, such as attics, to prevent getting trapped by rising water.
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AFTER A FLOOD HITS

- Heed all instructions from authorities.
- Only return home once authorities have deemed it safe to do so.
- Use a generator outside only if you've experienced a power loss.
- Avoid driving except in the case of an emergency.
- Take precautions to maintain your health during clean up. Mold growth, dangerous debris, and bacteria can be lurking in standing water. Wear a mask, heavy-duty work gloves, and protective clothing/shoes.
- Understand the risk of electrocution. Turn off the electricity in your house if it is safe to do so. Avoid touching any electrical equipment that is wet or if you're standing in water.
- Keep an eye out for unwanted critters in your house. Snakes and other animals may have found their way in during the flood.

PREPARING YOUR HOME

Emergency Back-up Generator

Power outages can leave your home without power for several days or even weeks. A back-up power source, such as a generator, that is capable of providing power to parts or the entire home can keep your home operating properly. It is important to have a service contract for your generator and to test it regularly.

Prepare Your Home for Responders

If your property is gated, you need to have a way for police and fire departments to access your home in an emergency, such as a Knox box. Ensure your property is clearly marked with street numbers so emergency services and responders can easily identify your location.

Valuables

The most effective emergency plans are customized for the collection and each object in it. **To begin, complete the following steps:**

Maintain a current and complete inventory. In the event of significant loss, a detailed inventory may help to facilitate the claims process. The format can range from a simple list or spreadsheet to a comprehensive collections management database, but be sure to include the following:

- A description of each object including author, title, materials, dimensions, date, physical characteristics and integral parts, such as the framing, base, stand and original packaging.
- A detailed location description of every object.
- Images to help identify objects.

Have current insurance valuations for each object. Current valuations help ensure your collection is adequately insured. They may also assist during the claims process in the unfortunate event of damage or loss. Appraisals should be updated every three to five years. The appraiser can also determine optimal storage environments if objects need to be moved and/or stored as part of your emergency plan. Consult your preferred appraiser to find out what is recommended for the works in your collection.

Identify and engage service providers. In addition to conservators, fine art service providers typically include consultants, art handlers, transit companies, storage facilities and security companies. These experts can be critical resources in creating and implementing an effective emergency plan.

Pro-actively eliminate unnecessary hazards around your collection. If there are oil-based paint, solvents or flammables on your property, store them in a fire-proof cabinet or container because these items can spontaneously combust.



Personal Documents

Personal documents are some of your most valuable and difficult items to replace. Protect the following documents in a bank safe deposit box, other off-site storage or in waterproof containers. You may also scan these items to keep an electronic copy on a flash drive for easy access.

Personal items: birth certificates, marriage licenses, immunization records, pet vaccinations, photos that would be difficult to replace.

Financial documents: stock and bond certificates, account numbers with contact information, first two pages of your latest income taxes, backup disc of financial management software.

Insurance: copies of all policies, including homes, vehicles, boats, health, life, along with appraisals, home inventory (photos or video of your home's contents) and pertinent contact numbers.

Legal papers: deeds, titles for vehicles and boats, living wills, passports, military records, powers of attorney, child custody or divorce records.

A photograph of a modern kitchen and dining area, overlaid with a semi-transparent blue rectangle. The kitchen features a white countertop with a sink, a bowl of green tomatoes, and a potted plant. The dining area has a white table and chairs. The word "BUSINESS" is written in white, serif, all-caps font across the center of the blue overlay.

BUSINESS

BEFORE A FLOOD HITS

- Take pictures of your property and building. It will make the claims process smoother in the event your business sustains damage.
 - Clean out floor drains and catch basins and check drainage pumps.
 - Anchor and fill above-ground tanks with water or product to keep them in place during the storm. Fill the fuel tanks on your emergency generator and fire pumps.
 - Ensure automobiles have full fuel tanks.
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DURING A FLOOD

- Obtain and keep accessible as much cash as possible as banks may not be open following the storm.
 - Shut down production processes safely and turn off the electricity at the main power source.
 - Evacuate employees.
 - Keep up to date about evolving emergency information through the Emergency Alert System (EAS) or the National Oceanic and Atmospheric Administration (NOAA).
 - Avoid walking, swimming, and driving through flooded areas.
 - Get to higher ground or the highest level of a building. Avoid sheltering in closed areas, such as attics, to prevent getting trapped by rising water.
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AFTER A FLOOD HITS

- Call employees to ensure that they and their families are safe and secure.
- Check circuits and equipment before restoring power.
- Assemble a recovery team to begin to implement your business continuity plan.
- Call your insurance agent, broker or insurance company immediately to report how, when and where the loss or damage occurred. Have your policy number handy, and give them a general description of damages.

PREPARE A BUSINESS CONTINUITY PLAN

- Verify all employee, supplier and vendor contact information is correct and up-to-date so you can communicate next steps for resuming normal business operations in the event of a disaster. Use the downtime before the storm hits to update supplier and vendor contact information, as well as other important contacts, such as your bank or insurance carriers.
- Determine which members of your staff will need to carry out flood preparations and who you can reasonably expect to be available.
- Develop a simple written plan that incorporates a set of specific flood task assignments for your staff. Include who to notify and what measures to take to preserve life and limit property losses.
- Establish communication procedures to account for employees and disseminate information. Decide on a communications strategy to clients.
- Ensure that employees who are on site during a storm have potable water, nonperishable food, first aid kits, phones, radios, flashlights and other supplies.
- Identify an alternative site for business operations should your facility be unavailable following the storm. Contact the recovery location provider before the flooding season starts so that you can review plans and ensure that your requirements are still being met.

ESSENTIAL EQUIPMENT FOR YOUR BUSINESS

- Obtain several battery-operated radios and spare batteries to ensure you can receive emergency information. Have at least one radio on site that can receive NOAA weather radio frequencies.
- Procure sufficient flashlights and other battery-powered lights to allow essential work to be conducted in the event of power outage. Ensure a good supply of fresh batteries are always on hand.
- Compile your disaster supply kit and have it on hand and ready for emergencies.
- Have an ample supply of brooms, squeegees, mops and absorbents to remove water.
- A small emergency generator may be useful. The power may go out and be out for an extended period. An emergency generator will allow you to maintain lighting, recharge battery-powered equipment, and power pumps and tools which may be needed for expedient repairs after the flood.

FACILITY PREPARATION

- Know the vulnerability of your business. Geographical information and infrastructure knowledge of your location will be of great benefit.
- Review your list of major equipment and furnishings to determine which items need to be protected or removed and how you plan to do it.
- Review plan for mitigating property damage before storm hits and for recovery post storm.
- Ensure storm monitoring systems are operating efficiently to enable sufficient time for an organized shutdown if needed.
- Identify security resources, such as additional manpower that may be needed.

UNDERSTANDING YOUR COMMERCIAL INSURANCE COVERAGE & CLAIM PREPARATION

- Review your policies with your insurance broker to ensure you understand the amount you will receive in the event of a covered loss.
- Review policy deductibles, special provisions and loss-reporting provisions (especially important on National Flood policies).
- Determine if flood is a covered peril or is excluded.
- Know how the building property is valued under the policy.
- Examine business interruption / time element coverage details.
- Include your insurance company's toll-free claims number and insurance broker's name in your emergency kit. Meet with insurers to set claim management protocols. Determine who will represent them at your organization during the claim adjustment process.
- Review and update procedures and responsibilities for gathering and processing claim information. This should include a list of outside resources needed for recovery.
- Determine if all asset values are current for potential claims, including property damage or business interruption.

PLAN AHEAD

In the Event of an Evacuation

- Become familiar with your community's disaster preparedness plan.
- Know your evacuation route and have a predetermined destination in mind.
- Select a point of contact and common meeting place if separated during the evacuation.
- All vehicles should be well fueled. Gas will be scarce.
- Make sure you bring essential items (including cell phone, flash light and National Oceanic & Atmospheric Administration [NOAA] radio).

If You are Unable to Evacuate

- Identify a "shelter" area at a higher level of the home or business but not an enclosed room, such as an attic. In the event the water reaches that level, you could become trapped.
- Remain in contact with neighbors who are staying in their home during the storm.
- Park your vehicle, on high ground if possible. Remove insurance information from the car for safe keeping, and take pictures of your car before the storm.
- Make arrangements to use alternative means of communication.
- When flooding threatens the business or home, turn off electricity at the main breaker. Unplug or turn off major appliances.

UNDERSTANDING YOUR COVERAGE

- Review your policies with your insurance broker to ensure you understand the amount you will receive in the event of a covered loss and if it will be adequate to rebuild your home. Also, know the deductibles, special provisions such as building code upgrades, replacement cost extension, replacement cost coverage, additional living expenses and additional policy information (i.e. flood policies, collections, etc.).
- Know your responsibilities, such as making arrangements to have your home secured. If away, verify emergency generators and sump pumps are functioning.
- Include your insurance company's toll-free claims number and insurance broker's name in your emergency kit.

WANT MORE INFORMATION?

Contact us for more tips and information about how to keep your family and home safe this storm season.

An underwater photograph of a sandy seabed with some small rocks and bubbles. A large, semi-transparent blue rectangle is overlaid on the center of the image. The text 'MARINE PREPAREDNESS' is written in white, serif, all-caps font across the middle of the blue rectangle.

MARINE PREPAREDNESS

MARINE PREPAREDNESS FLOODING & HURRICANE STORM SURGE

BEFORE A STORM HITS

PREPARE YOUR DOCUMENTATION

In addition to your emergency supplies (food, water, medicine, flashlights, batteries, first aid kit, etc.), the following are good items to bring if you evacuate to a shelter:

- To make the claims process smoother in the event your watercraft sustains damage, take pictures or video of the vessel (inside and out)
- Maintain an inventory of both the items removed and those left on board. Items of value should be marked so they can be readily identified.
- Consolidate all records including title, insurance policies, a recent photo of the vessel, boat registration, equipment inventory, and the lease agreement with the marina or storage facility.
- Keep important phone numbers in a safe place, such as: U.S. Coast Guard, Harbor Master, National Weather Service
- Check your lease or storage rental agreement with the marina or storage facility; Learn the hurricane procedures directly from the dockmaster, know your responsibilities and liabilities.
- Keep a copy of the hurricane plan submitted to your insurance company.

PREPARE YOUR PLAN

- Develop a detailed plan of action for your vessel in advance. Share your plan with a reliable person who can execute it in your absence. If you are an absentee owner, formalize this arrangement with a contract.
 - Identify a safe, accessible destination, preferably in a hurricane-proof storage facility or garage. Negotiate the storage contract in advance.
 - If not using a trailer, negotiate contractually for a boatyard to haul-out at a facility equipped to accommodate your boat and not endangered by storm surge.
 - Specifically identify and assemble needed equipment and supplies. Keep them together and practice your plan to ensure it works before the hurricane season.
 - Lifts: if you must leave your boat on a lift, take the following precautions:
 - Securely strap boat to the lift
 - Remove all portable equipment, canvas, etc.
 - Tape all hatches and electronics covers
 - Check bilge pumps & batteries
 - Raise the lift to the highest safest point and secure the base of lift to the pilings to minimize sway

WHEN A HURRICANE OR POTENTIAL FLOODING IS COMING

- Review your evacuation plan and ensure you have the necessary resources to activate your plan
- If you have a captain and crew, consider any lodging or travel arrangements that may be necessary
- Remove all portable equipment such as canvas, sails, electronics, cushions, biminis and roller furling sails. Secure everything you are unable to remove such as tillers, wheels and booms.
- Personal safety is always the highest priority, do not remain aboard in life threatening conditions
- Boats remaining in a marina or private berth:
 - Double all lines.
 - Rig crossing spring lines fore and aft.
 - Attach lines high on pilings to allow for tidal rise or surge.
 - Make sure lines will not slip off pilings. Inspect pilings and choose those that appear the strongest and tallest, and are installed properly.
 - Fully charge the batteries and check to ensure their capability to run automatic bilge pumps for the duration of the storm. Consider backup batteries. Shut off all devices consuming electricity except the bilge pumps and disconnect shore power cables.
 - Hauling: The best course of action is to haul your vessel out of the water and move it to a safe location as far from tidal waters as possible, and away from trees and other vessels that may topple.

IF YOU HAVE A LOSS OR DAMAGE

- File the Claim with your insurer as soon as possible: Claims are handled in the order they are received so getting the claim reported to the insurer is key. Once reported, we can help guide you through the process. We have licensed claims professionals on staff.
- Don't Know Your Insurer? Contact us at 714.505.7000 or call your Relationship Manager.

HOW TO SPEED UP THE CLAIM PROCESS:

- Send photos of damage, including photos before damage if possible, to adjuster.
- Create a list of damaged property, including description, cost and receipt if possible.
- Keep a journal of your emails, calls with insurance companies and adjusters so you can proactively manage the process.
- Have your policy information when you call, including insurer and policy number.

AFTER A HURRICANE OR FLOOD

- Listen to local officials for updates and instructions.
- Avoid walking or driving through flood waters. Just 6 inches of moving water can knock you down, and one foot of fast-moving water can sweep your vehicle away.
- Avoid flood water as it may be electrically charged from underground or downed power lines. They may hide dangerous debris or places where the ground is washed away.
- Photograph or video the damage to your property to include with your claim.
- Do what you can to prevent further damage to your vessel
- Water is often contaminated with sewage and chemicals and can hide objects, such as metal and glass or dangerous animals, such as snakes or alligators.
- If there is evidence of theft or vandalism, file a police report. Note the report number and obtain a copy of the incident report.





CHECKLISTS

EMERGENCY SHELTER CHECKLIST

WHAT TO BRING TO A SHELTER

In addition to your emergency supplies (food, water, medicine, flashlights, batteries, first aid kit, etc.), the following are good items to bring with you if you must evacuate to a shelter:

- Pillows, blankets, sleeping bags or air mattresses
- Extra clothing, shoes, eyeglasses, hearing aids (and batteries), etc.
- Personal toiletries, towels
- Folding chairs, lawn chairs or cots % Personal hygiene items (toothbrush, toothpaste, deodorant, etc.)
- Quiet games, books, playing cards and favorite toys for children
- Important papers and irreplaceable keepsakes (driver's license, special medical information, insurance policies and property inventories, photographs)

PET SHELTER REQUIREMENTS

Pet sheltering requirements and rules are important during disaster situations. Your cooperation in making a pet friendly shelter environment enjoyable is appreciated.

- Pet(s) must arrive with a carrier or cage. Cages will not be available on site.
- Pet(s) must remain in carrier (except at scheduled exercise times).
- Owners must provide pet food and other pet supplies as needed.
- Owners must provide certification that pet(s) are current with rabies vaccination
- Owners will not permit other shelter occupants to handle or approach pet(s).
- Owners are responsible for the care, feeding and handling of their own pet(s).

PET SURVIVAL KIT FOR PET-FRIENDLY SHELTERS

- Proper ID collar and rabies license tag
- Carrier or cage
- Water and food bowls
- Medications
- Food supply to last about three days
- Special care instructions
- Newspapers/plastic bags for waste disposal Toys and comfort items
- Muzzles, if necessary
- First aid supplies
- Manual can opener
- Proper ID on all belongings



DISASTER SUPPLY CHECKLIST

- WATER** (One gallon per person/per day for 3 -7 days)
- FOOD:**
 - Non-perishable packaged or canned food/juices Specialty food for infants or the elderly
 - Snack food
 - Cooking tools/fuel
 - Paper plates/plastic utensils/paper towels
- CASH** (At least \$300-\$500 in various increments)
- FIRST AID KITS** (Face masks, hand sanitizer)
- MEDICATIONS** (2-week supply of prescription drugs)
- CLOTHING** (Including rain gear and sturdy shoes)
- FLASHLIGHTS** (One for each family member)
- PORTABLE NOADD RADIO**
- BATTERIES** (Lots of batteries)
- ESSENTIALS** (Toilet paper, trash bags, etc.)

ADDITIONAL CONSIDERATIONS:

- | | |
|--|---|
| <input type="checkbox"/> Generator | <input type="checkbox"/> Coolers (food, ice) |
| <input type="checkbox"/> Additional fuel | <input type="checkbox"/> Books, games, etc. |
| <input type="checkbox"/> Personal hygiene items | <input type="checkbox"/> Fire extinguisher |
| <input type="checkbox"/> Waterproof container | <input type="checkbox"/> Duct tape |
| <input type="checkbox"/> Matches | <input type="checkbox"/> Whistle |
| <input type="checkbox"/> Copy of keys | <input type="checkbox"/> Duct tape |
| <input type="checkbox"/> Baby diapers/formula | <input type="checkbox"/> Phone charger |
| <input type="checkbox"/> Pet care items | <input type="checkbox"/> Local maps |
| <input type="checkbox"/> Chlorine bleach | <input type="checkbox"/> Tools (wrench, pliers) |
| <input type="checkbox"/> Extra glasses, contact lenses | |



DISASTER SUPPLY

CHECKLIST FOR YOUR CAR

- Gas (keep your tank full)
- Nonperishable food (including can opener)
- Bottled water
- First aid kit
- Tire inflator
- Basic toolkit
- Flashlight
- Jumper cables
- Road flares
- DC to AC power converter
- Cell phone charger
- Working jack & spare tire
- Road flares
- Cash

CONTACT US FOR
ASSISTANCE NAVIGATING
COVERAGE OPTIONS
THAT CAN HELP YOUR
BUSINESS WITHSTAND
THE UNEXPECTED.

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