

# Emergency Preparedness Checklist for Floods and Flash Floods

Provided by Wells Insurance

Floods are the most common and widespread of all natural disasters. Most communities in the United States will experience some degree of flooding after spring rains, heavy thunderstorms, or winter snow thaws. Most floods develop slowly over a period of days. However, flash floods develop rapidly and are generally caused by intense storms, dam failures, etc.

Your business should have a written Emergency Action Plan which includes responding to floods and flash floods. The following checklist, based in part from flood preparedness checklists provided by the U.S. Small Business Administration, provides key considerations related to flood emergencies.

## Terminology

Understanding the terms used in forecasting floods is critical to responding to these emergencies. All employees should be well versed in the following terms:

**Flood Watch:** Flooding is possible. Tune into National Oceanic and Atmospheric Administration (NOAA) Weather Radio, commercial radio, or television for information.

**Flash Flood Watch:** Flash flooding is possible. Be prepared to move to higher ground; listen to NOAA Weather Radio, commercial radio, or television for information.

**Flood Warning:** Flooding is occurring or will occur soon; if advised to evacuate, do so immediately.

**Flash Flood Warning:** A flash flood is occurring; seek higher ground on foot immediately.

## Before the Flood

- Review the facility Emergency Action Plan with team and key employees; ensure that it addresses floods.
- Perform a site assessment to address securement of chemicals, fuel tanks, etc. from floodwaters, floating, and impact from flood-borne debris.
- Postpone any receipt of goods, deliveries, couriers, etc. when a flood watch/warning has been issued.
- Ensure you have an emergency communication plan in place prior to the storm, evacuation, or threat.
- Establish emergency communication methods, such as using an alert notification system, phone tree, etc.
- Identify a meeting place and time for all key employees in the Crisis Management Team.
- Create voicemail for when evacuated, or out of office, etc.
- Update disaster recovery kits and begin crisis back-up procedures.
- Maintain accurate inventory of assets and products, inventory, etc. on site.

- Identify flood prevention resources, such as sandbags and drain plugs, that can be used to prevent flood water from entering the property.
- Ensure you have an emergency communication plan in place prior to the storm, evacuation, or threat.
- Have all employees, vendors, and client contact information available remote from the premises.
- Develop a records retention and back-up programs to ensure vital business records and computer data are not lost during a storm.

### During the Flood

- Stay tuned to local media & community messaging and evacuate as directed.
- Life safety is paramount: ensure that employees evacuate promptly.
- Activate the mitigation portion of your business continuity plan.
- During evacuation, have a central point of contact for all employees and ensure you know where your employees are located.
- Raise elevators to the second floor and turn off controls and power to system.
- Take cell phones, charger, critical hardware, and emergency kits to offsite refuge areas.
- Unplug electrical items and/or shut down facility power, if possible, before evacuating the premises.
- Consider redirecting your business phones to cell phones to ensure continued service.

### After the Flood

- Listen for news reports to learn whether the community's water supply is safe to drink.
- Avoid floodwaters; water may be contaminated by oil, gasoline, raw sewage, etc. Water may also be electrically charged from underground or downed power lines.
- Be aware of areas where floodwaters have receded; roads may have weakened and could collapse under the weight of a car.
- Clean and disinfect everything that got wet; mud left from floodwater can contain sewage and chemicals.
- Implement business continuity plan, and monitor local authorities' communication.
- Contact employees via predetermined method of communications system to advise them of next steps.
- Conduct a damage assessment as soon as possible and contact your insurance agent.