



## PROTECT YOUR BUSINESS FROM FLOOD DAMAGE!

Flood causes significant property damage each year. Every business should consider the potential for flood and take appropriate action - even in "low risk" flood zones. Consider the following information from the Insurance Institute for Business and Home Safety:

- Floods can and very often do occur outside the 100-year flood zone. In fact, approximately 25 percent of all flood damages occur in relatively low risk zones commonly described as being "outside the mapped flood zone."
- Specific boundaries on some flood maps may be arbitrary or include inaccuracies. For example, a property lying just outside the 100-year flood zone is almost equally likely to be flooded as one just within.
- Obstructions or landfill can change the topography, storm-water drainage patterns, and flow of water over natural floodplains. Although permits are required for flood zone fill (and must be based on engineering assessments demonstrating "no impact"), it is possible that non-permitted work has occurred near your property.
- Floods show no respect for the estimated probabilities. As Federal Emergency Management Agency (FEMA) Director Craig Fugate observed following a spate of natural disasters, "It just seemed like it was back-to-back and it came in waves. The term '100-year event' really lost its meaning this year."

To help you protect your business against flood, we offer the following suggestions:

### PLAN

Have a flood emergency plan in place. Identify key personnel to assist with your plan. Assign key tasks to be handled before, during and after the flood. Make sure everyone's contact information is current as communication during a flood event is critical.

### PREPARE

Keep a supply of sandbags or other water diversion devices on hand. Use these items inside your building for protecting critical devices such as boilers or electrical transformers and outside to protect buildings openings, window wells and other areas where water could potentially enter.

Remove critical equipment or move to higher floors of the building. Remaining storage should be raised at least 6 inches from the floor.

Stock up on cleaning supplies such as squeegees, shovels, mops, pails, bleach and other cleaning supplies so they are ready available after the water recedes.

Purchase portable pumps and electrical generators and store them away from the flood hazard. These devices will help you begin recovery efforts as soon as your building is deemed safe to re-enter. You can also consider pre-flood agreements with cleaning contractors that will assure you receive priority service.

Relocate vehicles and mobile equipment to higher ground or an alternate location outside the predicted flood impact area.

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Provide proper anchorage for fuel and propane storage tanks to prevent them from floating away and potentially causing a fire or explosion.

## **TAKE PREVENTIVE MEASURES**

Check sump pumps for proper operations and install battery backup units for the pumps as power supplies are often affected by flood events

Install backflow prevention in waste lines to keep water from entering the building through the drainage system

Basement level floor drains should be kept clear. Remove loose items that could potentially block the drains as the water rises

Make a check of your facility and repair any area needing attention. Be attentive to lower level issues and take care of cracks in foundations, broken windows, building panel joints, etc.

Check gutters and downspouts and assure water is channeled away from your building. Make sure landscaping is sloped away from the building.

Clear surface drains and remove any yard object that could be carried by the flood and potentially obstruct a drain. Also be sure to remove debris in shipping/receiving areas that slope toward the building.

## **USE AVAILABLE RESOURCES**

Utica National provides a variety of information related to mitigating risk at <http://secure.uticanational.com/RiskManagement/general-riskmgt/index.aspx>

Additional information is available at:

Insurance Institute for Business & Home Safety – Emergency Preparedness and Response Planning  
<https://disastersafety.org/ibhs-business-protection/ez-prep-emergency-response-planning/>

Occupational Safety and Health Administration – Flood Preparedness and response  
<https://www.osha.gov/dts/weather/flood/index.html>

Centers for Disease Control and Prevention - Floods  
<https://www.cdc.gov/disasters/floods/index.html>

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