



Business Flooding Toolkit



Brought to you by:

Schill Insurance Brokers Ltd.

Preparing Your Business for Flooding

Floods can sometimes be predictable. For example, charting the habitual swelling of the tides establishes typical water levels and indicates when coastal areas might be prone to flooding. However, more often than not, floods can arise without warning—rivers, lakes or the sea can overrun, swamp defences and surge through the surrounding areas.

The fickle nature of Canadian weather only exacerbates the unpredictability of floods, and with so many areas susceptible to flooding, one unexpected severe storm can trigger widespread, damaging floods. Neglecting to prepare your property for possible flooding can sink your business. Stay afloat with solid preparation and a thorough flood plan.

Preparing for Floods

It is impossible to completely flood-proof your property, but flood preparation can lower your business' risk of damage and reduce business interruptions.

Begin your preparation by consulting your area's flood risk map, which you can find at www.ec.gc.ca/eau-water/default.asp?lang=En&n=08D7890E-1.

Once you have assessed your risk, it is time to prepare your business. Buy and install products in advance that fortify your property against water. Consider the following precautions against flooding when building or remodelling:

- Purchase flood boards for your doors that you can install when flooding is imminent.

- Seal floors to prevent water seeping up through the ground.
- Fit non-return valves to drains and both inlet and outlet water pipes.
- Install high shelving where you can store items when flooding is inevitable.

The fickle nature of Canadian weather only exacerbates the unpredictability of floods, and with so many areas susceptible to flooding, one unexpected severe storm can trigger widespread, damaging floods.

- Raise electrical sockets, fuse boxes and wiring at least 1.5 metres above the floor.
- Keep a pump in the basement or lowest level to remove flood water.

In combination with your business' physical flood prevention measures, adopt these organizational precautions for more comprehensive flood preparation:

- Compile a list of useful telephone numbers, including your local authority and your insurer.
- Learn how to shut off your gas, electricity and water.

Preparing Your Business for Flooding

- Develop a flood continuity plan with suppliers and clients.
- Designate an emergency flood contact.
- Train your employees in correct flood safety procedures, and establish a safe meeting place in case you need to evacuate.
- Stockpile useful materials like plastic sheeting, plywood, sandbags, nails, hammers and shovels.

Creating a Flood Plan

A flood plan is a written document outlining how your business will respond to a flood. Store your business' flood plan in an easily accessible location—everyone should know where it is at all times. All flood plans should include the following:

- A list of important contact information and any additional flood warning systems, building services, suppliers and evacuation contacts
- A map showing locations of supplies, protective materials and shut-off points
- An outline of basic strategies for protecting property, ensuring health and safety, minimizing business disruption and facilitating recovery
- Procedural checklists for staff to use during a flood

Review and update your plan annually. Flood risks and procedures can change, so make sure your business is prepared.

Staying Prepared

Flood insurance is the ultimate preparation for your business. Check your commercial coverage to make sure you are covered for flood damage. Flooding poses a substantial—and sometimes ruinous—threat to Canadian businesses. The insurance professionals at Schill Insurance Brokers are poised to help fortify your property. Rely on us to provide more flood preparation materials and help keep your business from going under.

Restoring Your Business After a Flood

Floods can be miserable ordeals, even with extensive preparation. They can spring up with little to no warning and saddle you with the responsibility of a lengthy, expensive restoration period. Your business could be underwater in a flash, and you could be faced with mounting repair bills and extended interruption to your business.

But floods can also be regenerative. Large-scale damage to your business is an opportunity to rebuild and minimize potential damage and disruption that could be caused by future floods. If your business has sustained flood damage, do not panic. Think of it as a chance to fortify your business against future flood damage rather than nothing but a ruinous misfortune.

Cleaning Up After a Flood

Once flood waters start to recede, you may want to immediately get your hands dirty and start the cleanup effort. Fight that urge. Never re-enter premises until you are absolutely sure they are safe. Floods leave multiple hazards in their wake, such as exposed wires, weakened buildings and contaminated water. Your first priority should be the safety of yourself, your employees and anyone else who might enter or pass near your business.

Local insurers often visit flood-damaged premises and offer guidance after flood waters start to retreat. Until then, use extreme caution when visiting your business. Before entering your flood-damaged building:

- Notify your insurer. Take pictures of contents and damage for your insurer—the more the better—but only if it is safe to do so.

- Turn off your building's gas and electricity, and any fuel taps. Never touch sources of electricity when standing in flood water.
- Check for structural damage before entering the building. Do not enter if there is any chance it may collapse.
- Assume that all water-damaged structures are unstable until proven otherwise.

Floods can be miserable ordeals, but rebuilding afterwards can provide an opportunity to minimize potential damage and disruption that could be caused by future floods.

- Treat all stairs, floors, roofs and overhangs as unsafe until they are inspected.

Your insurer will send a loss adjuster and other specialists to assess your business' damage. After ensuring that your property is stable, it is time to get dirty. When beginning clean-up efforts, follow this guidance:

- Ensure you and your employees follow every health and safety precaution, such as wearing boots, rubber gloves and other personal protective clothing.
- Use caution when handling debris—it may be contaminated or harbour unseen sharp objects.

Restoring Your Business After a Flood

- Dispose of equipment only after notifying your insurer.
- Disinfect your property with ordinary household cleaners, but follow the manufacturer's directions to ensure you are disinfecting properly. Let cleaned surfaces dry completely.
- Open a window and leave the building if you smell gas or hear blowing or hissing—these may be signs of a gas leak.
- Operate electrical equipment only if the ground is dry—never operate electrical equipment that is in or near water.
- Clean any water taps that were submerged in contaminated flood water with a bleach solution. Let the water run for 30 seconds prior to using it.
- Drain water in stages to avoid disparity between the water pressure inside and outside your building.
- Shovel mud out in stages so the pressure inside and outside remains equal. Remove the rest with a hose, but make sure it is not a high-pressure one—these hoses can blast contaminants into the air.
- Use a pump and generator to remove water. Position the generator outside in the open air if it produces carbon monoxide. Only pump out water once the flood levels outside your property are lower than inside.
- Keep windows and doors open, weather permitting, to expedite drying, but never sacrifice building security.
- Dry your building using a combination of fans, industrial heaters and dehumidifiers. Your insurer may provide these tools.
- Leave central heating on at 20° C or above to encourage drying if it is safe.

Upgrading After a Flood

Make the most out of an unfortunate situation by using your flood damage as an opportunity to repair your property with flood-resistant products. Consider installing the following flood-resistant precautions:

- **Pumps and pump systems** sit below the ground floor to remove water that enters from the ground.
- **Flood skirts** are barriers erected around any potential inlet for water.
- **One-way valves** are fitted to water pipes to prevent water backing up into your property.
- **Water-resistant sealants** refer to a wide variety of sealants—you can use them all over your property.
- **Plastic fittings** in kitchen or lavatory areas are more durable than reconstituted wood, which disintegrates in a flood.
- **Electrical sockets, fuse boxes and wiring** should be raised at least 1.5 metres above the floor level to prevent water damage.
- **High shelving** is a convenient option for ensuring you have an area above flood water to store valuable items.

No matter what you install, the ultimate preparation for a flood is proper insurance. Remember that your damaged stock and premises will not be the only setback you suffer from a flood—interruption to your business' continuity can be fatal. Purchase a comprehensive policy that accounts for business interruption and is tailored to your specific industry and location. Taking risk-reduction measures may help cut down your premium or excess.

Contact the insurance professionals at Schill Insurance Brokers for more information about keeping your business afloat when faced with flood damage.



Checklist

Business Flood Preparation

Inspector(s):	Date:
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Your Flood Risks	YES	NO	COMMENTS
<p>Is your business at risk of flooding?</p> <p>Make sure to check local flood risk maps from relevant environment agencies and local authorities.</p>	<input type="checkbox"/>	<input type="checkbox"/>	
<p>Do you know the different types of floods that could affect your business (surface water, coastal, river)?</p>	<input type="checkbox"/>	<input type="checkbox"/>	

Creating a Flood Plan	YES	NO	COMMENTS
<p>Do you have flood procedures in place?</p>	<input type="checkbox"/>	<input type="checkbox"/>	
<p>Have you created a list of important phone numbers to call in the event of a flood, including your local authority, emergency, insurance broker, insurer, etc.?</p>	<input type="checkbox"/>	<input type="checkbox"/>	
<p>Do you know how to shut off your main utilities, such as electric, gas and water?</p>	<input type="checkbox"/>	<input type="checkbox"/>	
<p>Are your valuable items, stock and fittings stored above possible flood levels?</p>	<input type="checkbox"/>	<input type="checkbox"/>	

Are there continuity plans with vendors and clients in place in the event of a flood?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have plans in place to deal with clean-up after a flood?	<input type="checkbox"/>	<input type="checkbox"/>	
Are your flood plan and procedures reviewed on a regular basis?	<input type="checkbox"/>	<input type="checkbox"/>	

Staff Training	YES	NO	COMMENTS
Are your employees properly trained and knowledgeable on flood safety procedures?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have communication procedures set up to alert your employees in the event of a flood?	<input type="checkbox"/>	<input type="checkbox"/>	
Do your employees understand the different types of severe weather warnings and how to respond appropriately?	<input type="checkbox"/>	<input type="checkbox"/>	
Are your employees aware of safety issues that can arise with flooding, including contaminated garbage, utilities concerns, sharp objects and pest infestations?	<input type="checkbox"/>	<input type="checkbox"/>	

General Flood Procedures	YES	NO	COMMENTS
Do you have flood protection products installed?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have flood prevention materials, such as plywood, plastic sheeting, sand, sandbags and tools available and ready for use?	<input type="checkbox"/>	<input type="checkbox"/>	
Are electric sockets and wiring raised above potential flood levels?	<input type="checkbox"/>	<input type="checkbox"/>	
Is your customer and supplier data stored safely and backed up on a regular basis?	<input type="checkbox"/>	<input type="checkbox"/>	



Are all of the drains running from your premises in good working order?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have cleanup procedures in place?	<input type="checkbox"/>	<input type="checkbox"/>	
Have you removed all valuable equipment to higher areas?	<input type="checkbox"/>	<input type="checkbox"/>	
Have all vehicles been moved to higher ground?	<input type="checkbox"/>	<input type="checkbox"/>	

Flood Insurance	YES	NO	COMMENTS
Do you have flood insurance? Is it sufficient to cover possible losses and damage from a flooding situation?	<input type="checkbox"/>	<input type="checkbox"/>	
Does your flood insurance cover business interruption?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you know what information you need to provide or document when submitting a claim?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have your broker's/insurer's contact information at the ready?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you keep a current inventory of your important possessions to facilitate any claims that are submitted?	<input type="checkbox"/>	<input type="checkbox"/>	

Evacuation Procedures	YES	NO	COMMENTS
Do you have a system in place to evacuate employees and any third parties on the premises in the event of a flood?	<input type="checkbox"/>	<input type="checkbox"/>	
Can your employees execute the evacuation plan quickly and efficiently?	<input type="checkbox"/>	<input type="checkbox"/>	



Do you have a safe shelter for your employees to evacuate to in the event of a flood?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have procedures in place to prevent employee panic during a flood?	<input type="checkbox"/>	<input type="checkbox"/>	



Business Flood Plan

Location:
Effective Date:
Revision Number:

By preparing in advance for floods, businesses can minimize damage and costs incurred. The following **SAMPLE** Business Flood Plan outlines how your business will respond in the event of a flood. Adapt and customize it to your business and specific circumstances.

BUSINESS DETAILS

Company Name	
Registered Address	
Insurance Policy Number	

RESPONSIBILITIES

In order for this plan to be successful, commitment to executing this flood plan is required from every person in our workforce.

Senior management will:

- Require company-wide integration of this plan and provide full support as needed.
- Designate a Flood Plan Coordinator to adopt, implement and monitor this plan.

Flood Plan Coordinator	Phone	Email	Office Location
Name:			

The Flood Plan Coordinator will:

Maintain, update and monitor the plan as required. This will include an annual audit on flood risks and procedures.	Date Last Reviewed:
Provide necessary training to managers, supervisors and employees.	Completed? <input type="checkbox"/> YES <input type="checkbox"/> NO
INSERT ADDITIONAL RESPONSIBILTIES HERE	

STAFF CONTACT LIST AND DETAILS

Name	Address	Phone/Mobile	Emergency Contact/Phone	Special Assistance Required?



				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO
INSERT ADDITIONAL STAFF HERE				<input type="checkbox"/> YES <input type="checkbox"/> NO
INSERT ADDITIONAL STAFF HERE				<input type="checkbox"/> YES <input type="checkbox"/> NO
INSERT ADDITIONAL STAFF HERE				<input type="checkbox"/> YES <input type="checkbox"/> NO

KEY LOCATIONS AND DOCUMENTS

Know the key locations of utility shut-off points and important documents and supplies in the event of a flood.

Utilities	Shut-off Location and How-to
Electricity	
Gas	
Water	
Phone	
ADD ADDITIONAL UTILITIES HERE	



Documents/Items	Location
First-aid kit	
Fire extinguisher	
Evacuation plan	
Insurance policy and details	
Emergency contacts list	
INSERT ADDITIONAL ITEMS HERE	

PREVENTIVE ACTIONS – EQUIPMENT, STOCK AND DOCUMENTS

Your business likely has stock, equipment and other belongings that may require special preventive measures in the event of a flood. Identify these items and describe the actions that you will take to protect them. Make sure these actions are communicated to employees.

Items	Actions to Take	Complete
Computers	Move items above flood levels or move to another site or level. If this is not possible, consider covering items in protective materials.	<input type="checkbox"/> YES <input type="checkbox"/> NO
Customer files (physical and electronic)	Make copies and store in a separate, safe location. If possible, move physical copies to this location:	<input type="checkbox"/> YES <input type="checkbox"/> NO
Electrical items		<input type="checkbox"/> YES <input type="checkbox"/> NO
Staff files (physical and electronic)		<input type="checkbox"/> YES <input type="checkbox"/> NO
Furniture		<input type="checkbox"/> YES <input type="checkbox"/> NO



Any dangerous chemicals or materials		<input type="checkbox"/> YES <input type="checkbox"/> NO
Vehicles (company and staff)		<input type="checkbox"/> YES <input type="checkbox"/> NO
INSERT ANY ADDITIONAL ITEMS HERE		<input type="checkbox"/> YES <input type="checkbox"/> NO
INSERT ANY ADDITIONAL ITEMS HERE		<input type="checkbox"/> YES <input type="checkbox"/> NO

PREVENTIVE ACTIONS – PROTECTING YOUR PROPERTY

Consider things you may need to use or do to protect your building and property during a flood.

Actions to Take	Materials Needed	Complete
Creating flood barriers around the property	Accredited flood barriers, sand, unfilled sand bags, shovel, plastic sheeting	<input type="checkbox"/> YES <input type="checkbox"/> NO
Boarding up doors, windows and openings	Plywood, blocks of wood, hammer, saw, nails	<input type="checkbox"/> YES <input type="checkbox"/> NO
Creating barriers around furniture, such as tables and chairs	Plastic sheeting, plastic bags, etc.	<input type="checkbox"/> YES <input type="checkbox"/> NO
Raising equipment and stock above flood levels	Pallets	<input type="checkbox"/> YES <input type="checkbox"/> NO
Installing emergency power generator to run necessary equipment and systems	Power generator	<input type="checkbox"/> YES <input type="checkbox"/> NO
INSERT ANY ADDITIONAL ACTIONS HERE		<input type="checkbox"/> YES <input type="checkbox"/> NO
INSERT ANY ADDITIONAL ACTIONS HERE		<input type="checkbox"/> YES <input type="checkbox"/> NO

USEFUL CONTACTS

Fill in any contacts that may be useful or need to be contacted in the event of a flood. This can include individuals, suppliers and companies that install flood prevention products, provide emergency storage or even clean up after a flood.



Contact	Name/Company Name	Phone/Mobile
Relevant Environment Agency		
Local authorities		
Water supplier and meter number		
Electricity supplier and meter number		
Gas supplier and meter number		
Telephone provider		
Insurance broker		
Electrician		
Plumber		
Builder		
Suppliers		
Security services		
Water pumping services		
Emergency power suppliers		

