Flood Hazard Checklist

FLOOD WATERS can originate from events such as riverine flooding, coastal flooding, flash flood, storm water runoff, rapid snow melt and more. Buildings, equipment, and other infrastructure may be at risk if located in or near flood areas. Floods can and do occur in areas outside of mapped flood zones. If you are in a valley, at low elevation, or near water, you may be a risk. It is a good idea to review and update your company's Business Continuity Plan and Flood Emergency Response Plan (FERP) annually.

Pre-flood event planning (three months prior to typical flood season in local area)

- ☐ Review and update flood emergency response plan (FERP).
- ☐ Update employee and critical vendor contact information.
- ☐ Provide pre-event training on your flood emergency response plan (FERP).
- ☐ Establish procedures for monitoring weather forecasting (who, how, when).
- ☐ Inspect roofs and make any necessary repairs. Clear and repair roof gutters, drains, and flashing. Ensure the drains direct water away from the foundation of the building.
- ☐ Relocate critical equipment to safe areas, i.e., higher ground.
- ☐ Obtain supplies for pre-flood preparation and post-flood recovery: pumps, generators, sandbags, and cleaning supplies.
- ☐ Discuss/establish agreements with equipment and restoration vendors. Check equipment availability. Engage vendors that can provide support from outside the local area.
- ☐ Monitor long-term weather predictions.
- ☐ Identify any changes to ground elevation/topography due to construction projects that may create a potential flood risk.
- ☐ Inspect temporary flood protection equipment and make sure it operates properly.
- ☐ Ensure culverts and floor level drains are clear of debris.
- ☐ Evaluate site accessibility and identify if the property will be accessible in a flood. Identify alternative routes available.
- ☐ Take pictures of facilities and equipment and check to ensure the list of assets is current.
- ☐ Check with your Lockton team if you need assistance.

Impending flood event (48-24 hours prior)

☐ Assign/establish security and surveillance of the property during and after event.

☐ Fill fuel tanks for generators, fire pumps and vehicles.

☐ Relocate to higher ground or neutralize any chemicals that may react violently with each other or water.

☐ Relocate critical equipment to temporary storage areas/higher ground.

☐ Move stock and supplies to higher ground.

☐ Set up flood mitigation equipment (sandbags, flood barriers, etc.).

☐ Secure outside equipment.

☐ Anchor and secure yard equipment and portable tanks.

☐ Ensure culverts and floor level drains are clear of debris.

☐ Establish an emergency command center off-site/virtual.

☐ Set-up emergency communication equipment in the event of total utility loss.

During a flood event

☐ Initiate flood emergency response plan.

☐ Continuously monitor flood event and monitor potential flood damage (no access to property, interrupted fire protection, utility outage, shutdown, etc.).

☐ Check utility backup and fire protection equipment.

☐ Organize site cleanup supplies.

☐ Begin coordinating outside assistance, repairs, salvage and business resumption plans.

☐ Follow company policy for ensuring employee safety.

After a flood event

☐ Secure the site.

☐ Identify damaged areas and document damage with pictures when the site is considered safe to enter and flood water has receded.

☐ Begin salvage operations

☐ Verify if the fire sprinkler systems/fire pumps are damaged. Ensure the systems are not impaired.

 o Post fire watch in areas where protection is impaired.

 o Inform the fire department and insurance carriers of any impairments.

☐ Remove standing water from building interior.

☐ Clean and dry equipment.

☐ Dehumidify damp areas.

- ☐ Be aware of potential chemical hazards you may encounter during flood recovery. Flood waters may have buried or moved hazardous chemical containers of solvents or other industrial chemicals from their normal storage places.
- ☐ Update management on condition of building and equipment.
- ☐ Notify your Lockton Account and Claims team. Follow their reporting instructions.
- ☐ Establish repair priorities focusing on building envelope and fire protection.
- ☐ Implement pre-established restoration plan. Contact designated continuity, repair, and cleaning vendors.
- ☐ Ensure proper hot work protocols for repair work.
- ☐ Check electrical equipment before connecting or restarting.
- ☐ Document damages and repairs. Coordinate claims activity with Lockton's Claims Team.
    - o Keep receipts and invoices for recovery.
    - o Often a separate accounting code for recovery costs works best.
- ☐ Debrief flood event response. Review with personnel what worked and what didn't work. Revise the FERP or retrain if needed. Restock emergency supplies. Prioritize improvements.