



# Insurance Update: Navigating Flood Risks

While it is true that there is little you can do to avoid a natural disaster like a flood, there is plenty you can do to prepare for a flood, mitigate the damage after a flood, and save lives.

## Before

- Establish an emergency response plan that outlines shutdown procedures for the building and equipment. Know how to shut off gas and power.
  - Provide periodic instruction and training on your emergency response plan.
  - Sign up for local alerts and warning systems.
  - Assess your flood risk.
  - If you are in a high-risk area, stockpile emergency supplies/materials, such as sandbags, rolls of plastic sheeting, plywood, hammers, nails, and shovels.
- Develop an evacuation plan and follow it when instructed.
- Stock up and make accessible an Emergency Supply Kit.
  - First-aid kit.
  - Non-perishable foods. Non-electric can opener.
  - Water.
  - Battery-powered or crank radio. (The American Red Cross makes an excellent one.)
  - Fully charged spare cell phone battery.
  - Flashlight(s) or lanterns.
  - Extra batteries.
  - Extra blankets, sleeping bags, and/or bedding.
- Prepare your building.
  - Move valuable items to higher levels in the building.
  - Shut off water and electricity before you evacuate.
  - Have an electrician elevate electrical panels in your church to a safe height.
  - Consider installing backflow valves.
  - If you have a heating fuel tank, make sure it is secured and sealed properly to avoid spillage.
  - Make sure your gutters remain free from debris to ensure proper rainfall runoff.
- Keep important documents in a waterproof container. Create digital copies if possible.
- Make sure you have adequate insurance coverage.

## During

- Depending on impact and the amount of time available, go to the safe location that you previously identified.
- Listen to authorities. If ordered to evacuate, do so immediately.
- Never drive around barricades. Local responders use them to safely direct traffic out of flooded areas.
- Do not walk, swim, or drive through flood waters.
- Avoid bridges over fast-moving water. Fast-moving water can wash bridges away without warning.
- If your vehicle is trapped in moving water, stay inside. If water is rising inside the vehicle, then seek refuge on the roof.
- If trapped in a building, go to its highest level. Do not climb into a closed attic. You may become trapped by rising floodwater.
  - Go on the roof only if necessary.
  - Once there, signal for help.

## During (continued)

- If trapped outdoors, move to higher ground. If necessary, climb as high as possible on an object that will support you and withstand the rush of the flood waters.

## After

- Listen to authorities for information and instructions. Return to the church only when authorities say it is safe.
- Avoid driving, except in emergencies.
- When entering the building, use caution.
  - Buildings may be damaged, especially foundations.
  - Protect from exposure to mold and/or asbestos.
  - Check for loose or slippery floor boards.
- Do not touch electrical equipment if it is wet or if you are standing in water. Avoid wading in floodwater (which can contain dangerous debris and be contaminated or have electrically charged powerlines hidden).
- Use a generator or other gasoline-powered machinery outdoors and away from windows.
- Clean and disinfect everything that got wet. Be sure to wear protective equipment when cleaning.
  - Allow buildings to air out before beginning clean-up.
  - Hire professionals for mitigation and repair work.
- Service damaged septic tanks and leaching systems ASAP.

For more information: [www.fema.gov](http://www.fema.gov)

## Insurance Board Participants:

If your church has experienced flood damage, please contact your agent as soon as possible to report the claim, or report the claim directly on our website. [www.InsuranceBoard.org](http://www.InsuranceBoard.org). You will need to provide: date of loss; name and address of the church; church's Insurance Board number; name, phone number, and email address for the contact at the church; general description of the loss and damages; and any other relevant information.

## Your IB policy indicates mitigating the damage.

### Options:

**Belfor: 24-Hour Emergency Response Hotline - 800-922-3848**

**Restoration Affiliates – 855-727-8254**

**Please mention that the church is an Insurance Board Participant.**

Disclaimer: Insurance Board Program and insurance companies do not guarantee or warrant the work of any contractors. Insurance Board participants are free to choose their preferred contractor or repair person. Nothing in this message is intended to waive or alter any of the terms, conditions, exclusions, endorsements, or defenses within the policy of insurance at issue.



[www.InsuranceBoard.org](http://www.InsuranceBoard.org)



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