



PREPARING FOR FLOODS

Floods can cause devastating damage. Even minor flooding can cause financial and emotional hardship – from damaged inventory and equipment at a business to personal items at your home. Follow these steps to help minimize loss before a flood and after the flood – and to help with the clean-up and your flood claim.

Before the flood

- Establish a plan for your property that includes prevention, emergency response and disaster recovery. If you already have one in place, review and update it as needed for flood readiness.
- Assign responsibility to specific individuals for advance arrangements and flood emergency response, including removal of stock, valuable goods and equipment from your property's lower levels.
- Practice your evacuation plan. Ensure that everyone knows the safest route to high, safe ground.
- Participate in flood plain management. Many communities have programs of preventive and corrective measures for reducing future flood damage. These measures include zoning, subdivision, building requirements, or special purpose flood plain ordinances.
- Keep insurance information and contact names and numbers in a safe place. This information will expedite the claim process in the event of a loss.
- Install a sump pump; have a backup available in case the main pump fails.
- Make sure window wells at ground level are watertight. Bolted window covers are most effective in keeping water out.

- Keep emergency equipment (such as portable radios and flashlights) in working order. Portable, battery-powered radios are essential in an emergency. Tune in to local stations and follow emergency instructions.
- Keep materials on hand that will help prevent water damage. Materials such as sandbags, plywood, plastic sheeting, and lumber can be used to protect property.
- Do not pile sandbags too close to the walls of the building. Wet bags can exert excess pressure on the foundation, resulting in significant structural damage.

During the flood

- Move valuable papers and other contents to higher elevations or remove them from the premises.
- Back up computer files and store them in a watertight container off premises.
- Remove all chemicals, paints, oils, cleaners, flammable liquids, etc. from the premises. Doing this will not only prevent them from causing damage to the rest of the property, but will also safeguard the health of the individuals involved in clean-up operations.
- Bring outdoor possessions inside, or tie them down securely, to keep them from being washed away.
- Anticipate the possible impact upon suppliers and customers. Make arrangements for routing inventory and deliveries to another facility until flood waters have subsided. Stock up on high-demand items if suppliers are also susceptible to flood damage, because delivery schedules may be disrupted.
- Turn off all utilities at the main power switch and close the main gas valve if evacuation is imminent. Do



not touch electrical equipment unless it is in a dry area and you are standing on a piece of dry wood while wearing rubber-soled boots or shoes and rubber gloves.

- Remove electrical motors and control panels from large equipment that cannot be moved, following prescribed removal procedures and electrical safety techniques.

After the flood

- Check for structural damage before entering the building.
- Watch for wildlife that may have chosen your property as a refuge to escape the floodwaters.

- Determine that all electrical hazards are controlled.
- Drain and clean basements. After the floodwaters have subsided, begin draining the basement in stages, about a third of the water volume each day. Pumping out water too quickly may cause structural damage.
- Clean damaged property. Floodwaters may transport sewage and other hazardous materials.
- Document the damage.
- Begin salvage operations.

For more information, email us at flood@thehartford.com or visit The Hartford's Loss Control web site at www.thehartford.com/losscontrol

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