

Preparing for floods and flash floods

When you grab your light spring jacket on the way to work, remember there's more to the season than sunshine and flowers. As spring approaches, with its fast-melting snow and showers, so does the possibility of flooding. Are you prepared?

If you aren't sure if your business is at risk from flooding, check with your local flood plain manager, building official, city engineer, or planning and zoning administrator. They can tell you if you're in a flood hazard area and how to protect your business.

Here at Sentry, we also have some suggestions to help you protect your building, equipment, inventory, and employees as the season changes:

- **Start at the top:** Check out the design of your roof. Look for low areas where snow and ice can accumulate, creating extra weight. If there's a concern, it might be a good idea to have a roofing expert look for problems and solutions.
- Lighten the load: If it's safe to be on the roof, remove the snow before heavy melting begins.
- Is water flowing smoothly? Check roof drains and downspouts for blockage. Find out where the water drains. Make sure it won't flow back into your building or where you store your vehicles or inventory.
- **Reduce your vulnerability:** If your critical records and equipment could get wet or otherwise damaged, move them to a different location. Consider the same for your critical operations and staff.

PUT PLANS IN PLACE

Before the first spring rain, contact your Sentry sales representative to review your insurance coverage and make sure you're fully protected. This is also a good time to take another look at your own business continuity and recovery plan and make any needed changes. Here are some other things you might want to consider:

- **Do your homework:** Check out your community's emergency plan and evacuation routes. Incorporate them as needed into your business response plans. Communicate these warning and evacuation procedures to your workers.
- **Stay tuned for updates:** A National Oceanic and Atmospheric Association (NOAA) weather radio with a warning-alarm tone and battery backup will give you up-tothe-minute information during a flood watch or warning.
- Stock your emergency supplies: In addition to the radio, stock up on flashlights, extra batteries, first aid kits, and emergency food and water.
- Get the word out: Be sure to have a method to keep in touch with customers, vendors, and suppliers during a crisis.



ACT QUICKLY AND CAREFULLY

If the unthinkable happens and you find yourself surrounded by floodwaters at your business, avoid making the situation worse. Follow these tips to:

- Take care of your employees: Move them to higher ground or building level. Remind everyone—especially delivery and field-service drivers—to not drive through flooded roads. Avoid walking through floodwaters, and stay away from downed power lines and electrical wires.
- **Protect your building:** As soon as it's safe to do so, shut off gas, electricity, process piping, and water in affected areas.
- **Preserve your company's future:** Contact your Sentry sales representative or our claims department to report the situation and get answers to any questions.

CAREFULLY EVALUATE THE DAMAGE

Here are some action steps to take once the waters recede and it's safe to return:

• **Determine building damage:** Inspect foundations for cracks, bulging, or washout damage. Don't go in if there is any chance of the building collapsing.

- Check for damage to utilities: Keep the power off until an electrician can inspect it. If it's safe to go in, use a flashlight to look around. Matches, cigarette lighters, or any other open flames may ignite leaking gas inside.
- Establish contamination controls: Floodwaters can pick up sewage and chemicals from roads, farms, and factories. Throw out food that may be contaminated. Wait for local authorities to proclaim your water supply safe.
- **Consider critter control:** Look out for animals, especially snakes. Animals lose their homes in floods, too, and may seek shelter in your building.

These are just some of the suggestions on what to do before, during, and after flood season. Be prepared and, in the process, help protect your business.

Remember, we're here to help you manage your specific loss-producing situations. Talk with a Safety Services representative or a sales professional for more information, or visit us at sentry.com.

Property and casualty coverages are underwritten, and safety services are provided, by a member of the Sentry Insurance Group, Stevens Point, WI. For a complete listing of companies, visit sentry.com. Policies, coverages, benefits, and discounts are not available in all states. See policy for complete coverage details.