

Floods and Heavy Rains Emergency Preparations

Floods are one of the most common hazards in the North America. Not all floods are alike. Some floods develop slowly, while others such a flash floods, can develop in just a few minutes and without visible signs of rain. Additionally, floods can be localized, impacting only a neighborhood or community, or very large, affecting coastal areas, watersheds and multiple municipalities.

Flash floods can occur within a few minutes or hours of excessive rainfall, a dam or levee failure, or a sudden release of water held by an ice jam. Flash floods often have a dangerous wall of roaring water carrying rocks, mud and other debris. Overland flooding, the most common type of flooding event typically occurs when waterways such as rivers or streams overflow their banks as a result of rainwater or a possible levee breach and cause flooding in surrounding areas. It can also occur when rainfall or snow melt exceeds the capacity of underground pipes, or the capacity of streets and drains designed to carry flood water away from urban areas.

Be aware of heavy rain and flood hazards no matter where you live or work, but especially if you are in low-lying areas, near the ocean, etc. Even very small streams, gullies, creeks, culverts, dry streambeds or low-lying ground that appear harmless in dry weather can flood.

To prepare for flood conditions, you should:

- Build an emergency kit and make a family communications plan.
- Avoid building in a flood plain unless you elevate and reinforce your home.
- Elevate the furnace, water heater and electric panel in your home if you live in an area that has any flood risk.
- Install backwater prevention "check valves" on your sewer laterals and perimeter drainage system to prevent sewer stormwater from backing up into the drains of your home.
- Install a sump pump in your basement and ensure any flood waters can be discharged away from your property.
- Construct barriers to stop flood waters from entering the building and seal walls in basements with waterproofing compounds.
- Contact your insurance company to determine what flood and sewer back-up coverage you have and what coverage you need to put in place to provide adequate content, repair, etc. protection. Municipalities are not responsible for flood, storm, etc. water damages sustained by property owners.
- Listen to weather alerts to get current information.
- Avoid moving water during a flood. Stay off the roads. Roads may still be closed because they have been damaged or are covered by water. Barricades have been placed for your protection. If you come upon a barricade or a flooded road, go another way. If you are driving and your car stalls in rapidly rising waters, get out immediately and climb to higher ground.
- Stay away from damaged areas unless your assistance has been specifically requested by police, fire, or relief organization.

- If you must walk or drive in areas that have been flooded. Stay on firm ground. Moving water only 6 inches deep can sweep you off your feet.
- Standing water may be electrically charged inside your home from electrical services. If safe to do so, turn off the electricity at the main breaker or fuse box, even if the power is on in your community. That way, you can decide when your home is dry enough to turn it back on.
- Exterior areas may also be electrically charged due to underground or downed power lines. Contact the Electric Utility if you have any questions or concerns.
- Clean and disinfect everything inside your building that got wet. Mud left from floodwaters can contain sewage and chemicals.
- Check for propane leaks.
- If you hire clean-up or repair contractors verify qualifications.

For more information download [Water Damage is on the Rise: Are you Protected?](#)

CLAIMS FOCUS

PUBLIC SECTOR – FLOODING TOOLKIT JUNE 2017

1. Floods – Are You Prepared?

Flash floods can occur within minutes of excessive rainfall, a dam or levee failure, or a sudden release of water held by an ice jam. Overland flooding, the most common type of flooding event, typically occurs when waterways, such as rivers or streams, overflow their banks as a result of rainwater or levee breach and cause flooding in surrounding areas. It can also occur when rainfall or snowmelt exceeds the capacity of underground pipes, or the capacity of streets and drains designed to carry floodwater away from urban areas.



Be aware of flood hazards no matter where you live or work, but especially if you are in low-lying areas, near water, behind a levee or downstream from a dam. Even very small streams, gullies, creeks, culverts, dry streambeds and low-lying ground that appear harmless in dry weather can flood.

BEFORE A FLOOD

What would you do if your property were flooded? Are you prepared?

Even if you are in an area with a low risk of flooding, remember that anywhere it rains, it can flood. Just because you haven't experienced a flood in the past doesn't mean you won't in the future. Flood risk isn't just based on history; it is also based on a number of factors

including rainfall, topography, flood-control measures, river-flow and tidal-surge data, and changes due to new construction and development.

Flood-hazard maps have been created to show the flood risk for your community and can be found online (for example: www.floodsmartcanada.ca). Standard municipal property policies cover flood but the deductible can be higher than the average policy deductible.

It's important to review your policy wordings and get an understanding of where government aid ends and insurance coverage begins should you suffer a loss directly.

Indirectly exposures should be reviewed too, especially for municipalities dependent on multiple supply chains. For municipalities heavily reliant on certain suppliers, it may also be worth considering contingent business interruption (CBI) cover, which would extend their own BI policy by providing protection if a supplier suffered flood damage and could not supply goods or services as normal.

To prepare for a flood, you should:

- Build an emergency kit and make a communications plan and share it with your employees. Please contact JLT Canada if you would like us to provide you with an emergency kit checklist or sample communications plan
- Avoid building in a floodplain unless you elevate and reinforce your property
- Elevate the furnace, water heater and electric panel if you are in an area that has a high flood risk
- Consider installing “check valves” to prevent floodwater from backing up into drains
- If feasible, construct barriers to stop floodwater from entering the building and seal walls in basements with waterproofing compounds

DURING A FLOOD

If a flood is likely in your area, you should:

- Listen to the radio or television for information
- Be aware that flash flooding can occur. If there is any possibility of a flash flood, move immediately to higher ground. Do not wait for instructions to move
- Be aware of streams, drainage channels, canyons and other areas known to flood suddenly. Flash floods can occur in these areas with or without typical warnings such as rain clouds or heavy rain

If you must prepare to evacuate, you should do the following:

- Secure your property. If you have time, move essential items to an upper floor
- Turn off utilities at the main switches or valves if instructed to do so

- Disconnect electrical appliances. Do not touch electrical equipment if you are wet or standing in water

If you have to leave the property, remember these evacuation tips:

- Do not walk through moving water. Fifteen centimetres (6 inches) of moving water can make you fall. If you have to walk in water, walk where the water is not moving. Use a stick to check the firmness of the ground in front of you
- Do not drive into flooded areas. If floodwaters rise around your car, abandon the car and move to higher ground if you can do so safely. You and the vehicle can be swept away quickly
- Do not camp or park your vehicle along streams, rivers or creeks, particularly in threatening conditions

DRIVING: FLOOD FACTS

- Fifteen centimetres (6 inches) of water will reach the bottom of most passenger cars, causing loss of control and possible stalling.
- Thirty centimetres (12 inches) of water will float many vehicles.
- Sixty centimetres (24 inches) of rushing water can carry away most vehicles including sport utility vehicles (SUVs) and pick-up trucks.
- Do not attempt to drive through a flooded road. The depth of water is not always obvious. The roadbed may be washed out under the water, and you could be stranded or trapped.
- Do not drive around a barricade. Barricades are there for your protection. Turn around and go the other way.
- Do not try to take shortcuts. They may be blocked. Stick to designated evacuation routes.
- Be especially cautious driving at night when it's more difficult to recognize flood dangers.

AFTER A FLOOD

Your property has been flooded. Although floodwaters may be down in some areas, many dangers still exist. Here are some things to remember in the days ahead:

- Use local alerts and warning systems to get information and expert advice as soon as available
- Avoid moving water
- Stay away from damaged areas unless your assistance has been specifically requested by police, fire or a relief organization
- Stay off the roads and out of the way as emergency workers assist people in flooded areas
- Play it safe. Additional flooding or flash floods can occur. Listen for local warnings and information. If your car stalls in rapidly rising waters, get out immediately and climb to higher ground
- Return to a property only when authorities indicate it is safe to do so
- Take another route if you come upon a barricade or flooded road. Roads may still be closed because they have been damaged or are covered by water. Barricades have been placed for your protection
- If you must walk or drive in areas that have been flooded:
 - Stay on firm ground. Moving water only 15 centimetres (6 inches) deep can sweep you off your feet. Standing water may be electrically charged from underground or downed power lines
 - Flooding may have caused familiar places to change. Floodwaters often erode roads and walkways. Flood debris may hide animals and broken bottles, and it's also slippery. Avoid walking or driving through it
- Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the weight of a car
- Stay out of any building if it is surrounded by floodwaters

- Use extreme caution when entering buildings; there may be hidden damage, particularly in foundations

STAYING HEALTHY

A flood can cause physical hazards and emotional stress. You need to look after yourself and your employees as you focus on cleanup and repair.

- Avoid floodwaters; water may be contaminated by oil, gasoline or raw sewage
- Service damaged septic tanks, cesspools, pits and leaching systems as soon as possible. Damaged sewer systems are serious health hazards
- Listen for news reports to learn whether the community's water supply is safe to drink
- Clean and disinfect everything that got wet. Mud left from floodwaters can contain sewage and chemicals
- Keep a manageable schedule. Make a list and do jobs one at a time
- Contact your insurance broker to discuss claims