

Floods can be miserable ordeals, even with extensive preparation. They can spring up with little to no warning and saddle you with the responsibility of a lengthy, expensive restoration period. Your business could be underwater in a flash, and you could be faced with mounting repair bills and extended interruption to your business.

But floods can also be regenerative. Large-scale damage to your business is an opportunity to rebuild and minimize potential damage and disruption that could be caused by future floods. If your business has sustained flood damage, do not panic. Think of it as a chance to fortify your business against future flood damage rather than nothing but a ruinous misfortune.

Once floodwaters start to recede, you may want to immediately get your hands dirty and start the cleanup effort. Fight that urge. Never re-enter premises until you are absolutely sure they are safe. Floods leave multiple hazards in their wake, such as exposed wires, weakened buildings and contaminated water. Your first priority should be the safety of yourself, your employees and anyone else who might enter or pass near your business.

Local insurers often visit flood-damaged premises and offer guidance after floodwaters start to retreat. Until then, use extreme caution when visiting your business. Before entering your flood-damaged building:

- Notify your insurer. Take pictures of contents and damage for your insurer—the more the better—but only if it is safe to do so.
- Turn off your building's gas and electricity, and any fuel taps. Never touch sources of electricity when standing in floodwater.
- Check for structural damage before entering the building. Do not enter if there is any chance it may collapse.
- Assume that all water-damaged structures are unstable until proven otherwise.
- Treat all stairs, floors, roofs and overhangs as unsafe until they are inspected.

Your insurer will send a loss adjuster and other specialists to assess your business' damage. After ensuring that your property is stable, it is time to get dirty. When beginning cleanup efforts, follow this guidance:

- Ensure you and your employees follow every health and safety precaution, such as wearing boots, rubber gloves and other personal protective clothing.
- Use caution when handling debris—it may be contaminated or harbor unseen sharp objects.
- Dispose of equipment only after notifying your insurer.
- Disinfect your property with ordinary household cleaners, but follow the manufacturer's directions to ensure you are disinfecting properly. Let cleaned surfaces dry completely.
- Open a window and leave the building if you smell gas or hear blowing or hissing—these may be signs of a gas leak.
- Operate electrical equipment only if the ground is dry—never operate electrical equipment that is in or near water.
- Clean any water taps that were submerged in contaminated floodwater with a bleach solution. Let the water run for 30 seconds prior to using it.
- Drain water in stages to avoid disparity between the water pressure inside and outside your building.
- Shovel mud out in stages so the pressure inside and outside remains equal. Remove the rest with a hose, but make sure it is not a high-pressure one—these hoses can blast contaminants into the air.
- Use a pump and generator to remove water. Position the generator outside in the open air if it produces carbon monoxide. Only pump out water once the flood levels outside your property are lower than inside.
- Keep windows and doors open, weather permitting, to expedite drying, but never sacrifice building security.

- Dry your building using a combination of fans, industrial heaters and dehumidifiers. Your insurer may provide these tools.
- Leave central heating on at 68° F or above to encourage drying if it is safe.

Make the most out of an unfortunate situation by using your flood damage as an opportunity to repair your property with flood-resistant products. Consider installing the following flood-resistant precautions:

- Pumps and pump systems sit below the ground floor to remove water that enters from the ground.
- Flood skirts are barriers erected around any potential inlet for water.
- One-way valves are fitted to water pipes to prevent water backing up into your property.
- Water-resistant sealants refer to a wide variety of sealants—you can use them all over your property.
- Plastic fittings in kitchen or lavatory areas are more durable than reconstituted wood, which disintegrates in a flood.
- Electrical sockets, fuse boxes and wiring should be raised at least 12 inches above the 100-year flood level in your area to prevent water damage.
- High shelving is a convenient option for ensuring you have an area above floodwater to store valuable items.

No matter what you install, the ultimate preparation for a flood is proper insurance. Remember that your damaged stock and premises will not be the only setback you suffer from a flood—interruption to your business' continuity can be fatal. Purchase a comprehensive policy that accounts for business interruption and is tailored to your specific industry and location. Taking risk-reduction measures may help cut down your premium or excess.

Contact the insurance professionals at Camargo Insurance for more information about keeping your business afloat when faced with flood damage.

Provided by Camargo Insurance

This Risk Insights is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel or an insurance professional for appropriate advice. © 2014 Zywave, Inc. All rights reserved.