



Business Flooding Toolkit



Brought to you by:

Scrivens Insurance and Investment Solutions

This toolkit is merely a guide and is not meant to be exhaustive nor construed as legal advice.

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Courtesy of Scrivens Insurance and Investment Solutions

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 live in a community 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. This helps determine the type of flood insurance coverage you will need, since standard homeowners insurance doesn't cover flooding. The lower your degree of risk, the lower your flood insurance premium.

To prepare for a flood, you should:

- Build an emergency kit and make a family communications plan. Please contact Scrivens Insurance and Investment Solutions if you would like us to provide you with an emergency kit checklist or sample family communications plan.
- Avoid building in a floodplain 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 a high flood risk.
- Consider installing "check valves" to prevent floodwater from backing up into the drains of your home.
- 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 home. If you have time, bring in outdoor furniture. 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 your home, 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.

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.

- Do not camp or park your vehicle along streams, rivers or creeks, particularly in threatening conditions.

After a Flood

Your home 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 home only when authorities indicate it is safe.
- 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 family as you focus on cleanup and repair.

- Avoid floodwaters; water may be contaminated by oil, gasoline or raw sewage.

Flood Insurance: What You Should Know

A standard homeowners insurance policy does not cover damages from flooding. A separate flood policy is needed to cover losses to your property caused by flooding, including:

- Structural damage
- Furnace, water heater and air conditioner
- Flood debris cleanup
- Floor surfaces (carpeting and tile)

You can also purchase a flood insurance policy to cover the contents of your home, such as furniture, collectibles, clothing, jewellery and artwork.

Your insurance broker can assist you in determining your flood risk and coverage options.

- 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 agent to discuss claims.

In addition to insuring your home, Scrivens Insurance and Investment Solutions is committed to helping you and your loved ones stay safe when disaster strikes. If you would like more information on developing a family emergency plan or building a disaster supply kit, please contact us at 613.236.9101 today.

Preparing Your Business for Flooding

Floods can sometimes be predictable. For example, charting the habitual swelling of the tides establishes typical water levels and indicates when coastal areas might be prone to flooding. However, more often than not, floods can arise without warning—rivers, lakes or the sea can overrun, swamp defences and surge through the surrounding areas.

The fickle nature of Canadian weather only exacerbates the unpredictability of floods, and with so many areas susceptible to flooding, one unexpected severe storm can trigger widespread, damaging floods. Neglecting to prepare your property for possible flooding can sink your business. Stay afloat with solid preparation and a thorough flood plan.

Preparing for Floods

It is impossible to completely flood-proof your property, but flood preparation can lower your business' risk of damage and reduce business interruptions.

Begin your preparation by consulting your area's flood risk map, which you can find at www.ec.gc.ca/eau-water/default.asp?lang=En&n=08D7890E-1.

Once you have assessed your risk, it is time to prepare your business. Buy and install products in advance that fortify your property against water. Consider the following precautions against flooding when building or remodelling:

- Purchase flood boards for your doors that you can install when flooding is imminent.

- Seal floors to prevent water seeping up through the ground.
- Fit nonreturn valves to drains and both inlet and outlet water pipes.
- Install high shelving where you can store items when flooding is inevitable.

The fickle nature of Canadian weather only exacerbates the unpredictability of floods, and with so many areas susceptible to flooding, one unexpected severe storm can trigger widespread, damaging floods.

- Raise electrical sockets, fuse boxes and wiring at least 1.5 metres above the floor.
- Keep a pump in the basement or lowest level to remove flood water.

In combination with your business' physical flood prevention measures, adopt these organizational precautions for more comprehensive flood preparation:

- Compile a list of useful telephone numbers, including your local authority and your insurer.
- Learn how to shut off your gas, electricity and water.

Preparing Your Business for Flooding

- Develop a flood continuity plan with suppliers and clients.
- Designate an emergency flood contact.
- Train your employees in correct flood safety procedures, and establish a safe meeting place in case you need to evacuate.
- Stockpile useful materials like plastic sheeting, plywood, sandbags, nails, hammers and shovels.

preparation materials and help keep your business from going under.

Creating a Flood Plan

A flood plan is a written document outlining how your business will respond to a flood. Store your business' flood plan in an easily accessible location—everyone should know where it is at all times. All flood plans should include the following:

- A list of important contact information and any additional flood warning systems, building services, suppliers and evacuation contacts
- A map showing locations of supplies, protective materials and shut-off points
- An outline of basic strategies for protecting property, ensuring health and safety, minimizing business disruption and facilitating recovery
- Procedural checklists for staff to use during a flood

Review and update your plan annually. Flood risks and procedures can change, so make sure your business is prepared.

Staying Prepared

Flood insurance is the ultimate preparation for your business. Check your commercial coverage to make sure you are covered for flood damage. Flooding poses a substantial—and sometimes ruinous—threat to Canadian businesses. The insurance professionals at Scrivens Insurance and Investment Solutions are poised to help fortify your property. Rely on us to provide more flood

Restoring Your Business After a Flood

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.

Cleaning Up After a Flood

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 flood water.
- 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.

Floods can be miserable ordeals, but rebuilding afterwards can provide an opportunity to minimize potential damage and disruption that could be caused by future floods.

- 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 harbour unseen sharp objects.

Restoring Your Business After a Flood

- 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 flood water with a bleach solution. Let the water run for 30 seconds before 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 20° C or above to encourage drying if it is safe.

Upgrading After a Flood

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 1.5 metres above the floor level to prevent water damage.
- **High shelving** is a convenient option for ensuring you have an area above flood water 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 Scrivens Insurance and Investment Solutions for more information about keeping your business afloat when faced with flood damage.

CHECKLIST

BUSINESS FLOOD PREPARATION

Presented by Scrivens Insurance and Investment Solutions

Date:

Review conducted by:

YOUR FLOOD RISKS	YES	NO	COMMENTS
Is your business at risk of flooding? (Make sure to check local flood risk maps from relevant environmental agencies and local authorities.)	<input type="checkbox"/>	<input type="checkbox"/>	
Do you know the different types of floods that could affect your business (surface water, coastal, river, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>	

CREATING A FLOOD PLAN	YES	NO	COMMENTS
Do you have flood procedures in place?	<input type="checkbox"/>	<input type="checkbox"/>	
Have you created a list of important phone numbers to call in the event of a flood, including your local authority, insurance broker, insurer, etc.?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you know how to shut off your main utilities, such as electric, gas and water?	<input type="checkbox"/>	<input type="checkbox"/>	
Are your valuable items, stock and fittings stored above possible flood levels?	<input type="checkbox"/>	<input type="checkbox"/>	
Are there continuity plans with vendors and clients in place in the event of a flood?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have plans in place to deal with cleanup after a flood?	<input type="checkbox"/>	<input type="checkbox"/>	
Are your flood plan and procedures reviewed on a regular basis?	<input type="checkbox"/>	<input type="checkbox"/>	

STAFF TRAINING	YES	NO	COMMENTS
Are your employees properly trained on and knowledgeable about flood safety procedures?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have communication procedures set up to alert your employees in the event of a flood?	<input type="checkbox"/>	<input type="checkbox"/>	
Do your employees understand the different types of severe weather warnings?	<input type="checkbox"/>	<input type="checkbox"/>	

CHECKLIST

BUSINESS FLOOD PREPARATION

how to respond appropriately?			
Are your employees aware of safety issues that can arise with flooding, including contaminated garbage, utilities concerns, sharp objects and pest infestations?	<input type="checkbox"/>	<input type="checkbox"/>	

GENERAL FLOOD PROCEDURES	YES	NO	COMMENTS
Do you have flood protection products installed?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have flood prevention materials, such as plywood, plastic sheeting, sand, sandbags and tools, available and ready for use?	<input type="checkbox"/>	<input type="checkbox"/>	
Are electric sockets and wiring raised above potential flood levels?	<input type="checkbox"/>	<input type="checkbox"/>	
Is your customer and supplier data stored safely and backed up on a regular basis?	<input type="checkbox"/>	<input type="checkbox"/>	
Are all of the drains running from your premises in good working order?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have cleanup procedures in place?	<input type="checkbox"/>	<input type="checkbox"/>	
Have you removed all valuable equipment to higher areas?	<input type="checkbox"/>	<input type="checkbox"/>	
Have all vehicles been moved to higher ground?	<input type="checkbox"/>	<input type="checkbox"/>	

FLOOD INSURANCE	YES	NO	COMMENTS
Do you have flood insurance? Is it sufficient to cover possible losses and damage from a flooding situation?	<input type="checkbox"/>	<input type="checkbox"/>	
Does your flood insurance cover business interruption?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you know what information you need to provide or document when submitting a claim?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have your insurance broker's contact information at hand?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you keep a current inventory of your important possessions to facilitate any claims that are submitted?	<input type="checkbox"/>	<input type="checkbox"/>	

CHECKLIST

BUSINESS FLOOD PREPARATION

EVACUATION PROCEDURES	YES	NO	COMMENTS
Do you have a system in place to evacuate employees and any third parties on the premises in the event of a flood?	<input type="checkbox"/>	<input type="checkbox"/>	
Can your employees execute the evacuation plan quickly and efficiently?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have a safe shelter for your employees to evacuate to in the event of a flood?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have procedures in place to prevent employee panic during a flood?	<input type="checkbox"/>	<input type="checkbox"/>	



Business Flood Plan

Location:
Effective Date:
Revision Number:

BUSINESS DETAILS

Company Name	
Registered Address	
Insurance Policy Number	

RESPONSIBILITIES

In order for this plan to be successful, commitment to executing this flood plan is required from every person in our workforce.

Senior management will:

- Require companywide integration of this plan and provide full support as needed.
- Designate a Flood Plan Coordinator to adopt, implement and monitor this plan.

Flood Plan Coordinator	Phone	Email	Office Location
Name:			

The Flood Plan Coordinator will:

Maintain, update and monitor the plan as required. This will include an annual audit on flood risks and procedures.	Date Last Reviewed:
Provide necessary training to managers, supervisors and employees.	Completed? <input type="checkbox"/> YES <input type="checkbox"/> NO

STAFF CONTACT LIST AND DETAILS

Name	Address	Phone/Mobile	Emergency Contact/Phone	Special Assistance Required?
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO

KEY LOCATIONS AND DOCUMENTS

Know the key locations of utility shut-off points and important documents and supplies in the event of a flood.

Utilities	Shut-off Location and How-to
Electricity	
Gas	
Water	
Phone	

Documents/Items	Location
First-aid kit	
Fire extinguisher	
Evacuation plan	
Insurance policy and details	
Emergency contacts list	

PREVENTIVE ACTIONS – EQUIPMENT, STOCK AND DOCUMENTS

Your business likely has stock, equipment and other belongings that may require special preventive measures in the event of a flood. Identify these items and describe the actions that you will take to protect them. Make sure these actions are communicated to employees.

Items	Actions to Take	Complete
Computers	Move items above flood levels or move to another site or level. If this is not possible, consider covering items in protective materials.	<input type="checkbox"/> YES <input type="checkbox"/> NO
Customer files (physical and electronic)	Make copies and store in a separate, safe location. If possible, move physical copies to this location:	<input type="checkbox"/> YES <input type="checkbox"/> NO
Electrical items		<input type="checkbox"/> YES <input type="checkbox"/> NO
Staff files (physical and electronic)		<input type="checkbox"/> YES <input type="checkbox"/> NO
Furniture		<input type="checkbox"/> YES <input type="checkbox"/> NO

Any dangerous chemicals or materials		<input type="checkbox"/> YES <input type="checkbox"/> NO
Vehicles (company and staff)		<input type="checkbox"/> YES <input type="checkbox"/> NO
		<input type="checkbox"/> YES <input type="checkbox"/> NO
		<input type="checkbox"/> YES <input type="checkbox"/> NO

PREVENTIVE ACTIONS – PROTECTING YOUR PROPERTY

Consider things you may need to use or do to protect you building and property during a flood.

Actions to Take	Materials Needed	Complete
Creating flood barriers around the property	Accredited flood barriers, sand, unfilled sand bags, shovel, plastic sheeting	<input type="checkbox"/> YES <input type="checkbox"/> NO
Boarding up doors, windows and openings	Plywood, blocks of wood, hammer, saw, nails	<input type="checkbox"/> YES <input type="checkbox"/> NO
Creating barriers around furniture, such as tables and chairs	Plastic sheeting, plastic bags, etc.	<input type="checkbox"/> YES <input type="checkbox"/> NO
Raising equipment and stock above flood levels	Pallets	<input type="checkbox"/> YES <input type="checkbox"/> NO
Installing emergency power generator to run necessary equipment and systems	Power generator	<input type="checkbox"/> YES <input type="checkbox"/> NO
		<input type="checkbox"/> YES <input type="checkbox"/> NO
		<input type="checkbox"/> YES <input type="checkbox"/> NO

USEFUL CONTACTS

Fill in any contacts that may be useful or need to be contacted in the event of a flood. This can include individuals, suppliers and companies that install flood prevention products, provide emergency storage or even clean up after a flood.

Contact	Name/Company Name	Phone/Mobile
Relevant environment agency		
Local authorities		
Water supplier and meter number		
Electricity supplier and meter number		
Gas supplier and meter number		
Telephone provider		
Insurance broker		
Electrician		
Plumber		
Builder		
Suppliers		
Security services		
Water pumping services		
Emergency power suppliers		