

▶ *Hanover Risk Solutions*

Emergency Management Checklist for Floods and Flash Floods

Floods are the most common and widespread of all natural disasters. Most communities in the United States can experience some degree of flooding after spring rains, heavy thunderstorms or winter snow thaws. Most floods develop slowly over a period of days. Flash floods, however, are like walls of water that develop in a matter of minutes. Flash floods can be caused by intense storms or a dam failure.

Your organization should have a written plan for responding to floods and flash floods. Consider the following when developing your plans:

| | YES | NO | NA |
|--|-----|----|----|
| Have you asked your local emergency management office whether your facility is located in a flood plain? | | | |
| Have you learned the elevation of your facility in relation to streams, rivers, and dams, as well as the history of flooding in your area? | | | |
| Have you reviewed the community's emergency plan? | | | |
| Have you learned the community's evacuation routes, as well as where to find higher ground in case of a flood? | | | |
| Have you established warning and evacuation procedures for the facility? | | | |
| Have you made plans for assisting employees who may need transportation in an emergency? | | | |
| Have you inspected your facility for areas that may be subject to flooding? | | | |
| Have you developed records retention and backup programs to ensure vital business records and computer data are not lost during a storm? | | | |
| Are you prepared to move your records, computers, and other items to a protected place within your facility or to another location in the event of an emergency? | | | |
| Have you purchased a National Oceanic and Atmospheric Administration (NOAA) Weather Radio with a warning alarm tone and battery backup to listen for flood watches and warnings? | | | |
| Have you asked your insurance carrier for information about floods? | | | |

| | YES | NO | NA |
|--|-----|----|----|
| Have you considered the need for damming and diking supplies, such as sandbags, to protect the property from floodwaters? | | | |
| Have you considered the need for backup systems, such as alternate power sources (e.g., generators or gasoline-powered pumps), and battery-powered emergency lighting? | | | |
| Have you considered the need for portable and fixed sump pumps to remove floodwater? | | | |
| Are you participating in community flood control projects? | | | |
| Have you developed a plan and provided resources to document damage to property, including taking photographs or video? | | | |

Why The Hanover?

The Hanover is a leading Property and Casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology of the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and is backed by our financial strength rating of "A" (Excellent) from A.M. Best.



The Hanover Insurance Company
440 Lincoln Street, Worcester, MA 01653

hanover.com

Copyright ©2014, ISO Services Properties, Inc. CH 45-12

The recommendation(s), advice and contents of this material are provided for informational purposes only and do not purport to address every possible legal obligation, hazard, code violation, loss potential or exception to good practice. The Hanover Insurance Company and its affiliates and subsidiaries ("The Hanover") specifically disclaim any warranty or representation that acceptance of any recommendations or advice contained herein will make any premises, property or operation safe or in compliance with any law or regulation. Under no circumstances should this material or your acceptance of any recommendations or advice contained herein be construed as establishing the existence or availability of any insurance coverage with The Hanover. By providing this information to you, The Hanover does not assume (and specifically disclaims) any duty, undertaking or responsibility to you. The decision to accept or implement any recommendation(s) or advice contained in this material must be made by you.