

Utica National Risk Management Alert

Develop a Flood Response Plan before Flooding Happens

Flooding is a temporary overflow of water onto land that is normally dry. Floods are the most common natural disaster in the United States (source: FEMA), and:

- can be the result of rain, snow, coastal storms, storm surges, and overflows of dams and other water systems;
- · develop slowly or quickly; and
- cause outages, disrupt transportation, damage buildings and create landslides.

Please make note of the following flood-related terminology:

Flood Warning: Issued when the hazardous weather event/flooding is imminent or already happening.

Flood Watch: Issued when conditions are favorable for a specific hazardous weather event/flooding to occur. It does not mean flooding will occur, but it is possible.

Flash Flood: Caused by heavy or excessive rainfall in a short period of time, generally less than 6 hours. Flash floods can come with no warning.

Understanding how flooding can impact your business operations and customers can help to reduce overall damage and downtime. Take the necessary steps to develop, introduce, and execute a plan before the water is at your doorstep. Prevention can start the first day in your building — as you look add onto your current facility or construct a new building.

What does this entail? Develop a plan ahead of time. Take the time to assess areas where water may enter the building, the equipment and materials that are susceptible to water, and resources that are available to protect your operation. The links below can help to provide a guide to plan development and how to execute it. In addition, page 2 of this alert includes "The Emergency Preparedness Checklist for Floods and Flash Flooding" to help you kick-start your plan to help you protect your employees and property.

Resources

- Ready: www.ready.gov/floods
- FEMA: www.fema.gov/sites/default/files/2020-03/fema_faith-communities_flood-playbook_0.pdf
- OSHA: www.osha.gov/flood
- National Weather Service: www.weather.gov/safety/flood

Emergency Preparedness Checklist for Floods and Flash Flooding

Before the Flood	
	Review the facility Emergency Action Plan with team and key employees; ensure that it addresses floods.
	Perform a site assessment to addresses securement of chemicals, fuel tanks, etc., from floodwaters, floating,
	and impact from flood-borne debris.
	Postpone any receipt of goods, deliveries, couriers, etc., when a flood watch/warning has been issued.
	Ensure you have an emergency communication plan in place prior to the storm, evacuation, or threat.
	Establish emergency communication methods, such as using an alert notification system, phone tree, etc.
	Identify a meeting place and time for all key employees in the Crisis Management Team.
	Create voicemail for when evacuated, or out of office, etc.
	Update disaster recovery kits and begin crisis back-up procedures.
	Maintain accurate inventory of assets and products, inventory, etc., on site.
	Identify flood prevention resources, such as sandbags and drain plugs that can be used to prevent flood
	water from entering the property.
	Have all employees, vendors, and client contact information available remote from the premises.
	Develop a records-retention and back-up programs to ensure vital business records and computer data
	are not lost during a storm.
During the Flood	
	Stay tuned to local media and community messaging, and evacuate as directed.
	Ensure that employees evacuate promptly, as life safety is paramount.
	Activate the mitigation portion of your business continuity plan.
	employees are located.
	Raise elevators to the second floor and turn off controls and power to system.
	Unplug electrical items and/or shut down facility power, if possible, before evacuating the premises.
	Consider redirecting your business phones to cell phones to ensure continued service.
After the Flood	
	Listen for news reports to learn whether the community's water supply is safe to drink.
	Avoid floodwaters; water may be contaminated by oil, gasoline, raw sewage, etc. Water may also be
_	electrically charged from underground or downed power lines.
	Be aware of areas where floodwaters have receded; roads may have weakened and could collapse under
	the weight of a car.
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	Conduct a damage assessment as soon as possible, and contact your insurance agent.
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