

ALLIANZ COMMERCIAL

Flood checklist

Floods can occur anywhere, making them one of the most common natural disasters with the potential to cause significant damage to buildings, contents, and yard storage. In addition, the time required for clean up and recovery can result in a substantial interruption to business operations even after the flood waters have receded. Even if your property is not susceptible to flooding, the surrounding infrastructure (i.e., roads, railroads, etc.) may be exposed. This could create problems with ingress and egress, possibly resulting in a business interruption.

Floods are a natural catastrophe that can be caused by many different events, including overflowing of natural or manmade bodies of water, surface water, tidal water, rainwater runoff, rising ground water, sewer back-up, or from blocked yard and roof drainage systems. Flooding poses a greater threat in low-lying areas, near a body of water, or downstream from dams, but even the smallest streams, creek beds, ditches, culverts, or drains can overflow and create flooding. Some floods develop slowly over a period of days, but flash floods can develop within a few minutes to a few hours and possibly without any visible signs of rain.

Flood hazard analysis

The key to minimizing flood damage is adequate preparation before the event.

Assess the property and surrounding area for flood

During a flood

Emergency response team personnel should remain at the facility if safe to do so and be prepared to respond. Continue to monitor the media for information on potential flood damage, access to property, utility outage, etc. Update management and maintenance accordingly.
Monitor flooding in all buildings.

After a flood

Secure the site to prevent unauthorized entry.
Organize and prepare emergency crews for salvage and cleaning operations.
If safe to do so, conduct an immediate