

RISK MANAGEMENT

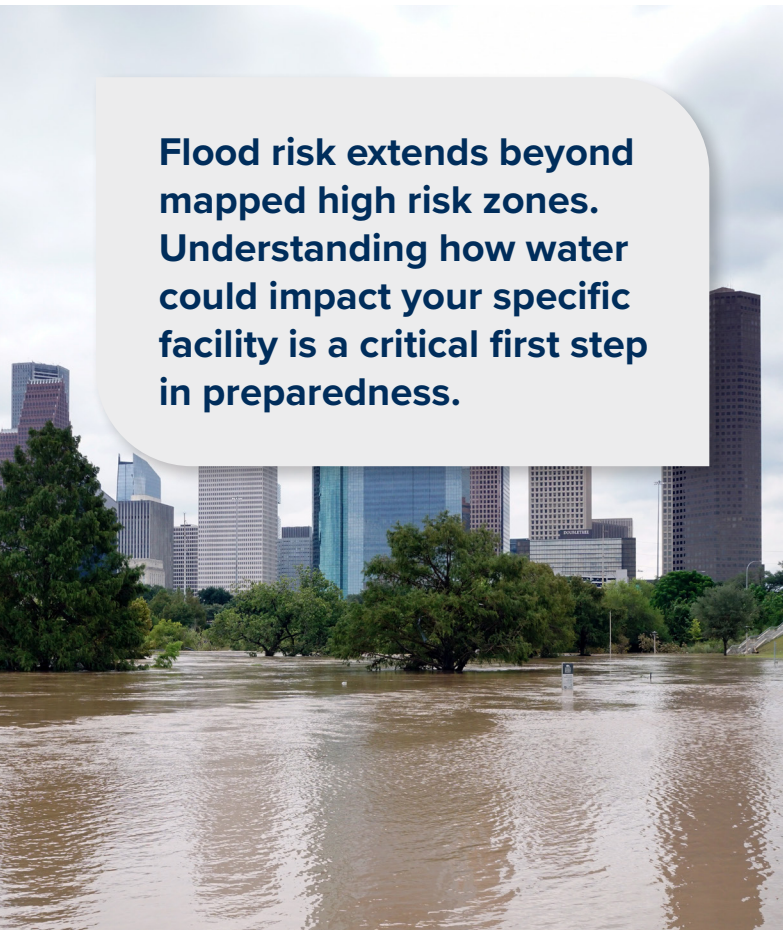
# Flood Preparation and Recovery

## Guide for Businesses



While flood risk varies by location, no business is entirely immune. Severe storms, inadequate drainage systems, or infrastructure failures can all result in unexpected flooding.

This guide is designed to help businesses prepare for flood events, respond safely during an incident, and navigate recovery once conditions improve. At Brown & Brown, we support organizations at every stage of a flood event by helping them assess risk, protect operations, and plan for recovery with confidence.



**Flood risk extends beyond mapped high risk zones. Understanding how water could impact your specific facility is a critical first step in preparedness.**

## Preparing for a Flood

Floods can affect businesses of all sizes and locations, often with little warning. Understanding your exposure and planning ahead can significantly reduce damage and help protect employees, operations, and property.

### Understand Your Flood Risk

The most effective way to evaluate flood exposure is to review federal or local flood maps to understand the likelihood of flooding at your facility. Areas with a 1% annual chance of flooding are considered high risk. However, flooding can occur well outside designated zones.

Flood events may include flash floods, river flooding, storm surge, coastal flooding, or debris flows. Even facilities outside high risk areas may experience significant damage due to overwhelmed drainage systems or intense rainfall.

## Build a Flood Action Plan

Floodwater can rise quickly, leaving little time to react. Every business should identify areas of higher ground within or near the facility and establish clear evacuation routes in advance. If local officials issue an evacuation order, it is essential to leave immediately. Define evacuation triggers, routes, and responsibilities in advance to reduce confusion and delay during an emergency.

**Flood Emergency Response Planning (FERP):** For businesses, flood preparedness extends beyond basic checklists. A Flood Emergency Response Plan (FERP) helps reduce the likelihood and severity of flood related losses while supporting employee safety and operational continuity.

A well designed FERP outlines how rising water may impact your facility, assigns responsibilities to your emergency response team, and identifies resources needed before an event occurs. This plan should be reviewed annually and reinforced through regular training or drills.

Your FERP and business continuity planning should address:

- **Assigned leadership:** Designated individuals responsible for monitoring conditions, activating the FERP, coordinating resources, and overseeing safe shutdown procedures
- **Critical asset protection:** Inventories of essential equipment, records, data backups, and high value inventory, with plans to elevate or relocate items as needed
- **Shutdown procedures:** Step-by-step guidance for safely shutting down production equipment, utilities, and electrical systems
- **Facility protection measures:** Plans to limit water intrusion using flood barriers, sandbags, or approved pumping systems
- **Employee safety and communication:** Clear communication protocols, contact lists, and policies for employees who may be directly affected by flooding at home
- **Recovery resources:** Current contact information for restoration, electrical, roofing, and equipment contractors, as well as locations of salvage equipment



**A comprehensive FERP supports employee safety, protects critical assets, and helps businesses resume operations more efficiently after a flood.**

## Prepare Emergency Supplies for Your Facility

Emergency supplies should be maintained at each facility location and reviewed regularly. Supplies should be stored in accessible areas and aligned with the size and function of the operation.

Recommended items include:

- Non perishable food and clean drinking water
- First aid supplies and essential medications
- Flashlights, batteries, flares, and a fire extinguisher
- Basic tools, maps, and booster cables
- Rubber boots, sturdy footwear, waterproof gloves, and protective clothing
- Insect repellent, as standing water attracts mosquitoes
- Mobile devices with emergency alert applications enabled

## During a Flood

When flooding is occurring or imminent, safety must remain the top priority. Monitor official alerts from local authorities through radio, television, or mobile notifications.

If conditions and time permit prior to evacuation, consider the following actions:

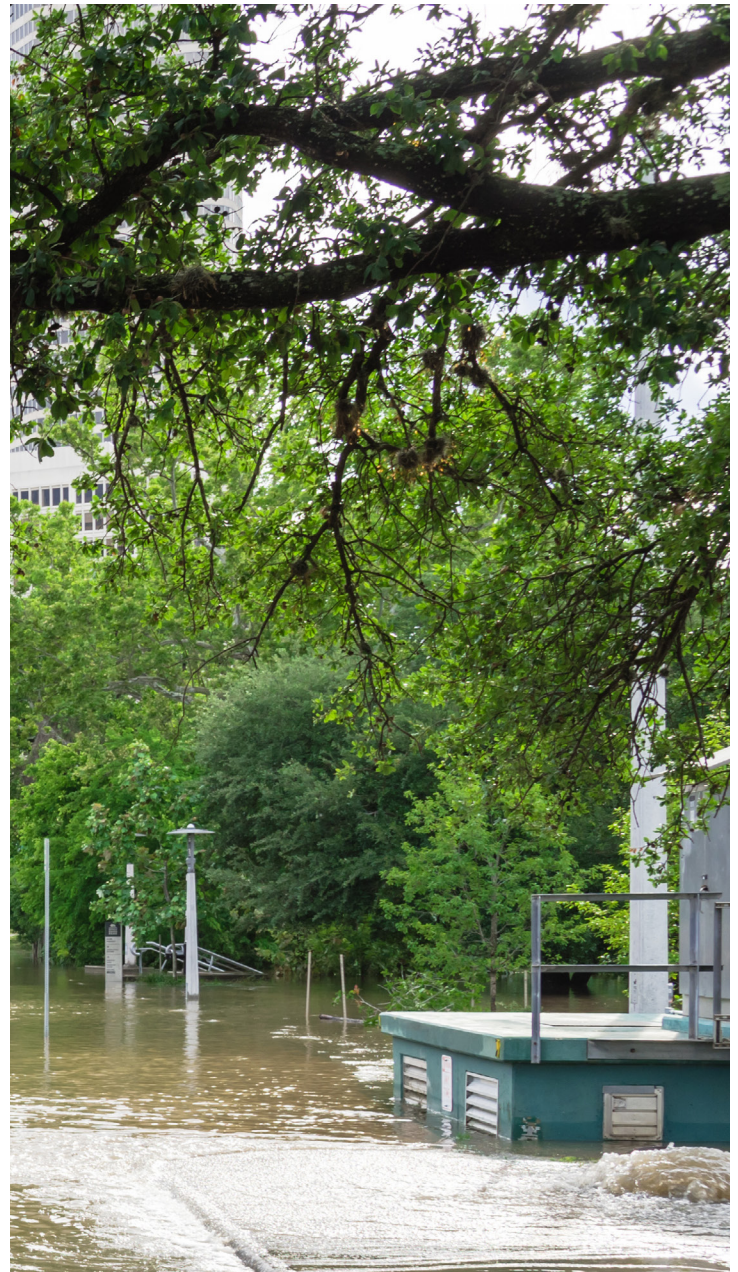
- Fill clean water containers
- Secure essential records in waterproof storage
- Adjust thermostats and freezers to the coldest safe setting
- Shut off gas, electricity, and water, and disconnect non essential equipment
- Cover stationary equipment with plastic sheeting or rust preventive coatings
- Secure outdoor equipment and fill empty storage tanks to prevent flotation

## Evacuation Procedures

Follow established evacuation routes and instructions. If your facility uses designated evacuation wardens, they should confirm that all areas have been cleared.

Never walk or drive through floodwaters. Even shallow, moving water can pose serious risks to people and vehicles.

If evacuation has not been ordered, move to designated higher ground within the facility, continue monitoring conditions, and await official guidance.



**Prioritize human safety above all else. Evacuate immediately when instructed and avoid all contact with floodwaters.**



## Recovery and Restoration After a Flood

Flood recovery can be physically and emotionally demanding. Taking measured, safety focused steps can help prevent additional damage and support a more effective recovery.

### Reentry and Safety Considerations

Do not return to a facility until authorities confirm it is safe.

When re entry is permitted:

- Wear appropriate personal protective equipment, including rubber boots, gloves, long pants, and face protection
- Watch for electrical hazards, such as downed power lines or exposed wiring
- Inspect structures cautiously for instability or damage
- Address safety hazards, including leaking gas or ignitable liquids
- Follow local health guidance regarding water safety and food disposal

**Re-enter only when cleared by authorities, document damage thoroughly, and address safety and cleanup systematically.**

### Planning Ahead

Flood events are unpredictable, but preparation can significantly reduce disruption and loss. Even businesses outside designated high risk areas benefit from regularly reviewing exposure, response plans, and financial protections. **A conversation with your Brown & Brown broker can help you assess flood exposure, confirm preparedness measures, and strengthen your overall risk management strategy before the next event occurs.**

### Document, Report, and Begin Cleanup

Once conditions allow:

- Document all damage with photographs and video before moving items
- Contact your Brown & Brown broker and claims representatives promptly for guidance
- Remove standing water as soon as possible to limit structural damage
- Dry and dehumidify affected areas to reduce mold risk
- Engage licensed restoration professionals, and confirm safety systems are operational before resuming full operations

Flood recovery can also take an emotional toll on employees. Encourage use of available community resources or disaster distress support services when needed.





## About Brown & Brown

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