

HOW TO PREPARE FOR A FLOOD



Nobody can stop a force as fearsome as a flood. Floods damage or destroy more homes than any other natural disaster – to the tune of about \$34 billion in U.S. property damage just in the five-year span of 2011 through 2015.

But if you know how to prepare for a flood and what to do after a flood happens, you may be able to mitigate some of its damage. Here are some flood preparedness and safety tips:

Look into flood insurance - Standard homeowners insurance generally doesn't cover damage caused by a flood. And the federal government offers disaster assistance only when the president declares a major disaster. So it's a good idea to consider protecting yourself with a flood insurance policy. Ask your insurance agent about flood insurance, and whether it is available in your area.

WHAT TO DO BEFORE A FLOOD

- ✚ Install backflow valves or standpipes to prevent sewer lines from backing up.
- ✚ Elevate your washer, dryer, water heater, oil tank, furnace and electrical wiring on concrete blocks. If you're unable to raise an item, anchor it and protect it with a floodwall or shield.
- ✚ Install a sump pump system if you have below-grade floors.
- ✚ Landscape with plants and vegetation that resist soil erosion.
- ✚ Store any irreplaceable family items and important documents somewhere other than the basement.
- ✚ Install a flood-detection device in your basement that sounds an alarm or calls your phone if it senses water.

WHAT TO DO DURING A FLOOD

A flood can be scary, but try to stay calm. The most important thing is to keep your family safe, but if you have time:

- ✚ Turn off utilities at the main power switch.
- ✚ Move valuables, important papers and clothing to upper floors. If you have only one floor, put items on upper shelves, tables or countertops.
- ✚ Sanitize your bathtub and sinks and fill them with fresh, clean water in case the water supply becomes contaminated.
- ✚ If you feel threatened by rising water, leave your home or move to upper floors.
- ✚ Never try to drive through a flood. Six inches of water can cause loss of control and possible stalling.
- ✚ If you're in your car when the water begins to rise quickly, abandon it and move to higher ground.
- ✚ Don't walk through flood areas. Just 6 inches of water is enough to sweep you away.
- ✚ Stay away from downed power lines.

What to do after a flood

After emergency officials have given permission to re-enter your home:

- ✚ Check for structural damage before going inside.
- ✚ If it's dark, use a flashlight – not matches, a candle or a lighter.
- ✚ Listen for reports to know when drinking water is safe again.
- ✚ Don't turn your power on until an electrician has inspected your system.
- ✚ Use your cell phone or other camera to photograph damage, which can help get your claim started sooner.
- ✚ Take inventory of damaged or destroyed items, again, to expedite your claim.
- ✚ Report your claim to your insurance agent or company as soon as possible.
- ✚ Begin initial cleanup as soon as waters recede, separating damaged from undamaged items.
- ✚ Clean and disinfect everything that got wet.
- ✚ When cleaning, wear a mask, gloves and coveralls to minimize exposure to possible hazardous materials.
- ✚ Mold can be a hazardous result from a flood. Consider a professional service that specializes in post-flood cleanup.
- ✚ Once you've gathered documentation about your damage and your insurance coverage, contact your insurance company or agent.

Source: *Nationwide Insurance*