



# Are You Prepared? Floods

Courtesy of Beyond Insurance Brokers Inc.

Flash floods can occur within minutes of excessive rainfall, a dam or levee failure, or a sudden release of water held by an ice jam. Overland flooding, the most common type of flooding event, typically occurs when waterways, such as rivers or streams, overflow their banks as a result of rainwater or a possible levee breach and cause flooding in surrounding areas. It can also occur when rainfall or snowmelt exceeds the capacity of underground pipes, or the capacity of streets and drains designed to carry floodwater away from urban areas.

Be aware of flood hazards no matter where you live or work, but especially if you are in low-lying areas, near water, behind a levee or downstream from a dam. Even very small streams, gullies, creeks, culverts, dry streambeds or low-lying ground that appear harmless in dry weather can flood.

### Before a Flood

What would you do if your property were flooded? Are you prepared?

Even if you feel you live in a community with a low risk of flooding, remember that anywhere it rains, it can flood. Just because you haven't experienced a flood in the past, doesn't mean you won't in the future. Flood risk isn't just based on history; it is also based on a number of factors including rainfall, topography, flood-control measures, river-flow and tidal-surge data, and changes due to new construction and development.

Flood-hazard maps have been created to show the flood risk for your community. This helps determine the type of flood insurance coverage you will need since standard homeowners insurance doesn't cover flooding. The lower the degree of risk, the lower the flood insurance premium.



To prepare for a flood, you should:

- Build an emergency kit and make a family communications plan. Please contact Beyond Insurance Brokers Inc. if you would like us to provide you with an emergency kit checklist or sample family communications plan.
- Avoid building in a floodplain unless you elevate and reinforce your home.
- Elevate the furnace, water heater and electric panel in your home if you live in an area that has a high flood risk.
- Consider installing "check valves" to prevent floodwater from backing up into the drains of your home.
- If feasible, construct barriers to stop floodwater from entering the building and seal walls in basements with waterproofing compounds.

#### **During a Flood**

If a flood is likely in your area, you should:

- Listen to the radio or television for information.
- Be aware that flash flooding can occur. If there is any possibility of a flash flood, move immediately to higher ground. Do not wait for instructions to move.
- Be aware of stream, drainage channels, canyons and other areas known to flood suddenly. Flash floods can occur in these areas with or without typical warnings such as rain clouds or heavy rain.

If you must prepare to evacuate, you should do the following:

- Secure your home. If you have time, bring in outdoor furniture. Move essential items to an upper floor.
- Turn off utilities at the main switches or valves if instructed to do so. Disconnect electrical appliances. Do not touch electrical equipment if you are wet or standing in water.

If you have to leave your home, remember these evacuation tips:

- Do not walk through moving water. Fifteen centimetres (six inches) of moving water can make you fall. If you have to walk in water, walk where the water is not moving. Use a stick to check the firmness of the ground in front of you.
- Do not drive into flooded areas. If floodwaters rise around your car, abandon the car and move to higher ground if you can do so safely. You and the vehicle can be swept away quickly.

#### **Driving: Flood Facts**

- Fifteen centimetres (six inches) of water will reach the bottom of most passenger cars causing loss of control and possible stalling.
- Thirty centimetres (12 inches) of water will float many vehicles.
- Sixty centimetres (24 inches) of rushing water can carry away most vehicles including sport utility vehicles (SUVs) and pick-ups.
- Do not attempt to drive through a flooded road. The depth of water is not always obvious. The roadbed may be washed out under the water, and you could be stranded or trapped.
- Do not drive around a barricade. Barricades are there for your protection. Turn around and go the other way.
- Do not try to take short cuts. They may be blocked. Stick to designated evacuation routes.
- Be especially cautious driving at night when it's more difficult to recognize flood dangers.

- Do not camp or park your vehicle along streams, rivers or creeks, particularly during threatening conditions.

### After a Flood

Your home has been flooded. Although floodwaters may be down in some areas, many dangers still exist. Here are some things to remember in the days ahead:

- Use local alerts and warning systems to get information and expert informed advice as soon as available.
- Avoid moving water.
- Stay away from damaged areas unless your assistance has been specifically requested by police, fire, or a relief organization.
- Stay off the roads and out of the way as emergency workers assist people in flooded areas.
- Play it safe. Additional flooding or flash floods can occur. Listen for local warnings and information. If your car stalls in rapidly rising waters, get out immediately and climb to higher ground.
- Return home only when authorities indicate it is safe.
- Take another route if you come upon a barricade or flooded road. Roads may still be closed because they have been damaged or are covered by water. Barricades have been placed for your protection.
- If you must walk or drive in areas that have been flooded:
  - Stay on firm ground. Moving water only 15 centimetres (six inches) deep can sweep you off your feet. Standing water may be electrically charged from underground or downed power lines.
  - Flooding may have caused familiar places to change. Floodwaters often erode roads and walkways. Flood debris may hide animals and broken bottles, and it's also slippery. Avoid walking or driving through it.
- Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the weight of a car.
- Stay out of any building if it is surrounded by floodwaters.
- Use extreme caution when entering buildings; there may be hidden damage, particularly in foundations.

### Flood Insurance: What You Should Know

A standard homeowner's insurance policy does not cover damages from flooding. A separate flood policy is needed to cover losses to your property caused by flooding, including:

- Structural damage
- Furnace, water heater and air conditioner
- Flood debris clean up
- Floor surfaces (carpeting and tile)

You can also purchase a flood insurance policy to cover the contents of your home, such as furniture, collectibles, clothing, jewellery and artwork.

Your insurance broker can assist you in determining your flood risk and coverage options.

### Staying Healthy

A flood can cause physical hazards and emotional stress. You need to look after yourself and your family as you focus on cleanup and repair.

- Avoid floodwaters; water may be contaminated by oil, gasoline or raw sewage.
- Service damaged septic tanks, cesspools, pits and leaching systems as soon as possible. Damaged sewer systems are serious health hazards.
- Listen for news reports to learn whether the community's water supply is safe to drink.
- Clean and disinfect everything that got wet. Mud left from floodwaters can contain sewage and chemicals.
- Keep a manageable schedule. Make a list and do jobs one at a time.
- Contact your insurance agent to discuss claims.

In addition to insuring your home, Beyond Insurance Brokers Inc. is committed to helping you and your loved ones stay safe when disaster strikes. If you would like more information on developing a family emergency plan or building a disaster supply kit, please contact us at 905-666-7600 today.