

# Your Flood Checklist – A Practical Storm Readiness Guide

Regardless of your geographic location, remember that a disaster is more likely to escalate when you're not prepared. Following these practical steps can help you mitigate your exposure, respond better and recover faster in the event of a flood. And in an instance where you may need to file a claim, you'll be better positioned to help your covered claim move forward as quickly and efficiently as possible.



## ► Pre-Storm

- ✓ Be aware that homeowners' insurance typically does not cover flood damage. Speak to your insurance agent to help you know your risk and understand your options for coverage.
- ✓ Familiarize yourself with your flood insurance policy so you know what coverage you have (or don't have). If you do not have a copy of your flood insurance policy, be sure to contact your agent.
  - Be aware of certain limitations in your policy such as coverage for basements and enclosures, as well as "no additional living expenses post flood"
- ✓ Work with your insurance agent to keep your flood insurance policy up to date.
- ✓ Create a pre-storm, waterproof emergency packet to store in a safe and easily accessible place. Include:
  - Valuable documents/receipts/papers
  - List of important emergency contact information on where to turn to for help
  - Inventory and before and after photos (good for any property claim)
- ✓ Create a back-up emergency packet. Scan or provide important documents to a friend or relative to store in safe location away from the property at risk– so you know you can get to it if your house is flooded. Don't leave important documents in your car.
- ✓ Make sure contact information, phone numbers, etc. are up to date.
- ✓ Be sure your car is full of gas; and pre-packed with water and non-perishable food. Don't forget to include pet supplies.
- ✓ Prepare an evacuation plan for your family. Map out multiple egress routes from your community in the event that exit roads are closed. Know where there are low points in the roads that may be more exposed to rising floodwaters.
- ✓ FEMA and other agencies can provide information before, during and after the storm.

## ► During A Storm

- ✓ Always put health and safety first: Stay safe – wait for the storm to pass.
- ✓ Remember storms damage infrastructure. Stay clear of damaged trees, buildings and power lines.
- ✓ Be aware of trip, slip and fall hazards, pollutants that emerge during a storm.
- ✓ Be aware that flash flooding happens in minutes. Stay alert to your surroundings, "Turn around, don't drown."
- ✓ Never walk through or attempt to drive through floodwaters. A car can easily be carried away by only two feet of rushing water.

- ✓ Listen to local radio stations for important information, directions and location changes.
  - ✓ Know how to reach local and federal local agencies/city officials/appropriate contacts.
  - ✓ Stay aware of mounting exposures. Make note of other perils such as high winds. For example, roof shingles blown off by high winds could result in a roof leak.
- ## ► Post-Storm
- ✓ Contact your insurance agent as soon as possible after the storm passes to confirm your policy coverages, next steps and, if you need to file a claim, what you can do to help the process proceed smoothly. Make note of your insurance company phone number and contact information as your insurance agent may also be impacted by the same flood.
    - There's no guarantee, but if you have a claim already underway, you may see if you can get a cash advance to handle immediate expenses
  - ✓ Return home only after authorities say it is safe.
  - ✓ Be aware of areas where floodwaters have receded and watch out for pollution and debris.
  - ✓ Do not attempt to drive through areas that are still flooded.
  - ✓ Avoid standing water as it may be electrically charged from downed power lines.
  - ✓ Take photos of any damage to your property for insurance/claim submission.
  - ✓ Be prepared with cash on hand; power outages and local businesses closings may prevent your ability to withdraw money from your bank.
  - ✓ For additional disaster preparedness information, emergency guidelines and evacuation plans refer to online resources such as:
    - [Floodsmart.gov](https://www.floodsmart.gov)
    - [eSchool](https://www.eschool.gov)
    - [Red Cross](https://www.redcross.org)

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