



Organizational and Safety Solutions

Flood Preparedness and Response

Claims Information

To receive assistance for storm-related claims or to call in a first report of a claim, please contact the PMA Customer Service Center, 1-888-476-2669. PMA stands ready to help you 24/7. As always, PMA's online claims reporting is available also.

General Information

You may have property and/or operations that could be impacted to some degree by extreme precipitation events that can lead to flooding. These events can cause not only direct damage to structures and property, but can also present devastating business interruption potentials.

It is important that business owners and operators assess their exposures to these events, and make plans and preparations ahead of time to mitigate or prevent the losses. Floods also come with short warnings, and there is no substitute for being prepared ahead of the event, and to have plans and preparations made for recovery afterward.

Some steps to take to prepare for potential flooding events include the following:

1. Make sure someone in your organization is monitoring the forecasted extent of major rain and snow/ice melting events that can cause flooding, so that your plans and preparations can be implemented or changed, if needed. Have a good plan for keeping communications in place, keeping in mind that the normal communications systems can be impacted. Identify and communicate with all your locations that could be impacted so that they can be well prepared;
2. Assess the flood potential at your various facilities to determine the likely flooding situations that can occur, what the likely advance warning time would be, what the expected or historical water levels are or have been, what the expected duration or historical durations are or have been, and

what parts of the facility or its infrastructure could be impacted. Your local government should be able to assist you in this endeavor, and the Federal Emergency Management Agency also has many resources such as flood maps, that may be useful;

3. Have a practical method of keeping track of flood forecasts, and responsibilities assigned to reliable personnel to do this. Local news and local governments can provide good information in most cases of coming large-scale flood events. The smaller, more local events also need to be considered. Keeping an eye on weather forecasts for isolated events such as unusually strong thunderstorm activity in your local area could be very beneficial, even if it is less predictable;
4. Have an action plan set up to assign responsibilities for flood preparations with reliable personnel assigned specific actions, and have these individuals trained on an initial and ongoing basis, if your facility is flood prone;
5. Inspect and prepare your property before a flood event occurs, for conditions that could make it more susceptible to the impacts of flooding. These may include water entering the facility through drains and sewers before the water reaches the building, water entering through foundations/walls/roofs, as well as surface water entering the building through wall openings. Outside equipment, pits, and tanks can also be impacted and should be considered. If defects or conditions which could exacerbate flooding of your property, and can be remedied, this should be done well ahead of the event. Some of these may include:
 - Inspect roofs for damage, which could make them more susceptible to leaks, water ponding, and wind damage. Roof drains should be cleared of any debris, as should the general roof area where debris could be washed into the roof drainage system. Flashings, copings, and membranes that are damaged or loosened should be properly secured to help prevent wind damage and subsequent water damage. If the roof structure has been compromised structurally, have permanent repairs verified by an engineering analysis and have the repairs made;
 - Inspect building envelope openings such as doors and windows and siding materials for damage, which could make them more susceptible to leaks and wind damage. Doors and windows should also be inspected to ensure that the penetration of cold air is not likely to exacerbate freezing problems and wasted energy. Make permanent repairs, if possible, or take temporary measures to secure these.
 - Prepare the facility for the expected flood by:
 1. Relocating equipment, stock, important records, and other items which would be impacted by the expected flood event;
 2. If sewers and floor drains are equipped with backwater prevention device or can otherwise be protected against backflow, ensure that these measures are provided or are in good working condition;
 3. Verify that permanent and portable sump pump equipment is in good working order;

4. Provide the safe shut down of building and site utilities such as gas and electric. Your utility supplier should be able to assist you with planning these type precautions;
 5. Verify that emergency power systems are in good working order and are supplied with adequate fuel;
 6. Verify that emergency communications are in place and in good working order;
 7. Prepare fire protection systems if needed, and ensure that they are in good working order so that they can be kept in service as long as possible;
 8. If your property is in a flood prone area and is equipped with floodgates or barriers, these should be inspected to insure they are in proper working order. Make sure that responsibilities are assigned for personnel who are to track weather forecasts and to deploy flood proofing measures or plans and that they are well informed of their responsibilities. If you have supplies and equipment to deal with flood problems, check these to ensure they are in good condition for use. If you suspect you will need these type items, get them on hand now. These items may include flashlights and chargers, emergency generators, sump pumps, sand bags, food and provisions for on-site staff, just to mention a few;
 9. On the exterior of the facility, check storm drains and clear debris that could block them, and remove or secure loose items that could be blown about by wind.
6. Have a plan in place to return the facility to operation following the flood event. Plan and have supplies and equipment ready to clean the site and the building; to inspect the electrical systems, gas service, and other utilities and safely have them reactivated; to dry out the facilities to prevent mold and mildew from causing issues in the future; and to return fire protection systems as quickly and completely as possible;
 7. Have a plan in place to control fire hazards after the flood event. This should include managing debris left on the site, managing the use of hot work for repairs such as welding and metal cutting, and postponing more hazardous operations until all fire protection systems are restored to service;
 8. If you have construction activities underway, make sure the job site is secured before the flood event hits your area. Make sure all contractors have plans in place, and that they execute them, to secure their equipment, materials, and supplies;
 9. Finally, after the plan is executed and things are back to normal, evaluate the results and make necessary adjustments to improve the response should another event occur in the future;
 10. Visit the PMA Companies Risk Control Website – PMA WebSource. You can access this at www.pmagroup.com, and use the PMA WebSource link. If you have not registered for this previously, you will need to have your seven (7) digit account number on hand to go through the registration process. If you need assistance in registering, you can contact PMA Risk Control at RiskControl@pmagroup.com.

Within PMA WebSource, you can access the materials from the Insurance Institute for Business and Home Safety (IBHS). Click on the Property link on the PMA WebSource home page for the IBHS materials. There are many good tips and tools available from IBHS for Flood Preparation and other emergency type event preparations. This material is available to you as a PMA Client, free of charge.

If you have any questions or would like additional information, please contact your local PMA Risk Control Consultant.

IMPORTANT NOTICE - *The information and suggestions presented by PMA Companies in this risk control technical bulletin are for your consideration in your loss prevention efforts. They are not intended to be complete or definitive in identifying all hazards associated with your business, preventing workplace accidents, or complying with any safety related or other laws or regulations. You are encouraged to alter the information and suggestions to fit the specific hazards of your business and to have your legal counsel review all of your plans and company policies.*

