

# AmTrust Property Zone

## Flood Preparedness Checklist for Businesses

Flooding can occur in every state in the U.S. A business may experience significant property damage losses and an interruption in business operations after a flood. Sometimes, these losses may put the company itself in jeopardy. According to FEMA, 40% of small businesses won't reopen after a disaster.

Make sure your business is prepared and understands how to [prevent damage from a flood](#).

### Assess Your Flood Risk

- **Learn your flood risk.** Check [FEMA's flood mapping](#) to see if you are in a low-risk, moderate-risk or high-risk area. You may check additional flood and rising water risk maps, such as First Street Foundation's Flood Factor.
- **Know your base flood elevation (BFE).** FEMA defines BFE as "the elevation of surface water resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year."

### Review Your Building Design

- **Consult with a professional.** A floodplain manager or professional engineer can help you determine what needs to be done to mitigate your property's flood risk.
- **Elevate your building if needed.** Elevating your structure, so it is above the BFE can reduce your risk.
- **Install wet floodproofing as needed.** Wet floodproofing measures allow water to enter the structure but limit damage. Measures may include ensuring that floodwaters can exit and protecting areas and service equipment.
- **Install dry floodproofing as needed.** A dry floodproofed structure prevents floodwaters from entering a building. Measures may include waterproof membranes and closures.
- **Implement sewer backup protection if need.** Sewer backups can be a significant source of damage during a flood or even rain events.

### Use Landscaping to Your Advantage

- Take flood risk into account in landscaping decisions.
- Landscape architects can create designs that reduce flood risk.
- The use of native plants can reduce erosion that contributes to flooding risk.

### Stock Emergency Supplies

- **Use sandbags.** Sandbags can create barriers to prevent or reduce flood damage. Have them ready and know where to put them for maximum effect.
- **Purchase tarps.** Use tarps or plastic sheeting to help provide a protective barrier along with sandbags.
- **Consider investing in other flood barriers.** For example, water-filled inflatable barriers can provide protection during a flood.



### Develop Emergency Plans

- **Assess your company's risk.** If a flood occurs, how will your business be impacted? What damage is likely? How will operations be impacted?
- **Develop an emergency response plan for flooding.** Consider what actions will need to be taken, who will be in charge of doing what and how communication will occur.
- **Develop a business continuity plan for flooding.** In addition to direct property damage, a flood event can disrupt business operations and result in loss of income. Consider how business operations can be continued during and after a flood event.
- **Develop an emergency recovery plan.** A flooded building can contain safety hazards, including electrocution risks and mold growth. Have a list of professionals who can be called in to get the property back in shape.
- **Arrange for the relocation of key items.** To protect expensive equipment or supplies or valuable files, you may need to move these items to another location if flooding is likely. Consider what should be relocated, how the relocation can be carried out, and where the items can be safely stored.
- **Consider safety issues.** If your business stores materials that may become hazards during a flood event, consider what safety precautions are needed.

## Insure Smart

- Purchase adequate flood insurance.
- Purchase adequate [business interruption insurance](#).
- Understand your property insurance policy's coverage limits and exclusions.

Subscribe to AmTrust's blog, [PolicyWire](#), for regular email updates and helpful [loss control](#) information.

## Sources

<https://www.fema.gov/flood-maps>

[https://www.fema.gov/media-library-data/1510690310680-1e6c4874b251c3022ac4b57b0369e2da/Inland\\_Flooding\\_Ready\\_Business\\_Toolkit\\_Interactive\\_Final\\_508.pdf](https://www.fema.gov/media-library-data/1510690310680-1e6c4874b251c3022ac4b57b0369e2da/Inland_Flooding_Ready_Business_Toolkit_Interactive_Final_508.pdf)

<https://www.fema.gov/pdf/rebuild/mat/sec6.pdf>

[https://www.fema.gov/media-library-data/20130726-1608-20490-9182/fema\\_551\\_ch\\_07.pdf](https://www.fema.gov/media-library-data/20130726-1608-20490-9182/fema_551_ch_07.pdf)

<https://www.fema.gov/node/404233>

For additional information and resources on this topic and other safety and risk management subjects be sure to visit the Loss Control section on our website:

[www.amtrustfinancial.com/loss-control](http://www.amtrustfinancial.com/loss-control)



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