

# CHECKLIST

## BUSINESS FLOOD PREPARATION

Presented by Marshall & Sterling, Inc.

Date:

Review conducted by:

YOUR FLOOD RISKS	YES	NO	COMMENTS
Is your business at risk of flooding? (Make sure to check local flood risk maps from relevant environmental agencies and local authorities.)	<input type="checkbox"/>	<input type="checkbox"/>	
Do you know the different types of floods that could affect your business (surface water, coastal, river, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>	

CREATING A FLOOD PLAN	YES	NO	COMMENTS
Do you have flood procedures in place?	<input type="checkbox"/>	<input type="checkbox"/>	
Have you created a list of important phone numbers to call in the event of a flood, including your local authority, insurance broker, insurer, etc.?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you know how to shut off your main utilities, such as electric, gas and water?	<input type="checkbox"/>	<input type="checkbox"/>	
Are your valuable items, stock and fittings stored above possible flood levels?	<input type="checkbox"/>	<input type="checkbox"/>	
Are there continuity plans with vendors and clients in place in the event of a flood?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have plans in place to deal with cleanup after a flood?	<input type="checkbox"/>	<input type="checkbox"/>	
Are your flood plan and procedures reviewed on a regular basis?	<input type="checkbox"/>	<input type="checkbox"/>	

STAFF TRAINING	YES	NO	COMMENTS
Are your employees properly trained on and knowledgeable about flood safety procedures?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have communication procedures set up to alert your employees in the event of a flood?	<input type="checkbox"/>	<input type="checkbox"/>	
Do your employees understand the different types of severe weather warnings and how to respond appropriately?	<input type="checkbox"/>	<input type="checkbox"/>	

*This checklist is merely a guideline. It is neither meant to be exhaustive nor meant to be construed as legal advice. It does not address all potential compliance issues with federal, provincial or local standards. Consult your licenced commercial property and casualty representative at Marshall & Sterling, Inc. or legal counsel to address possible compliance requirements. © 2017 Zywave, Inc. All rights reserved.*

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Are your employees aware of safety issues that can arise with flooding, including contaminated garbage, utilities concerns, sharp objects and pest infestations?	<input type="checkbox"/>	<input type="checkbox"/>	
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GENERAL FLOOD PROCEDURES	YES	NO	COMMENTS
Do you have flood protection products installed?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have flood prevention materials, such as plywood, plastic sheeting, sand, sandbags and tools, available and ready for use?	<input type="checkbox"/>	<input type="checkbox"/>	
Are electric sockets and wiring raised above potential flood levels?	<input type="checkbox"/>	<input type="checkbox"/>	
Is your customer and supplier data stored safely and backed up on a regular basis?	<input type="checkbox"/>	<input type="checkbox"/>	
Are all of the drains running from your premises in good working order?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have cleanup procedures in place?	<input type="checkbox"/>	<input type="checkbox"/>	
Have you removed all valuable equipment to higher areas?	<input type="checkbox"/>	<input type="checkbox"/>	
Have all vehicles been moved to higher ground?	<input type="checkbox"/>	<input type="checkbox"/>	

FLOOD INSURANCE	YES	NO	COMMENTS
Do you have flood insurance? Is it sufficient to cover possible losses and damage from a flooding situation?	<input type="checkbox"/>	<input type="checkbox"/>	
Does your flood insurance cover business interruption?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you know what information you need to provide or document when submitting a claim?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have your broker's/insurer's contact information at hand?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you keep a current inventory of your important possessions to facilitate any claims that are submitted?	<input type="checkbox"/>	<input type="checkbox"/>	

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EVACUATION PROCEDURES	YES	NO	COMMENTS
Do you have a system in place to evacuate employees and any third parties on the premises in the event of a flood?	<input type="checkbox"/>	<input type="checkbox"/>	
Can your employees execute the evacuation plan quickly and efficiently?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have a safe shelter for your employees to evacuate to in the event of a flood?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have procedures in place to prevent employee panic during a flood?	<input type="checkbox"/>	<input type="checkbox"/>	