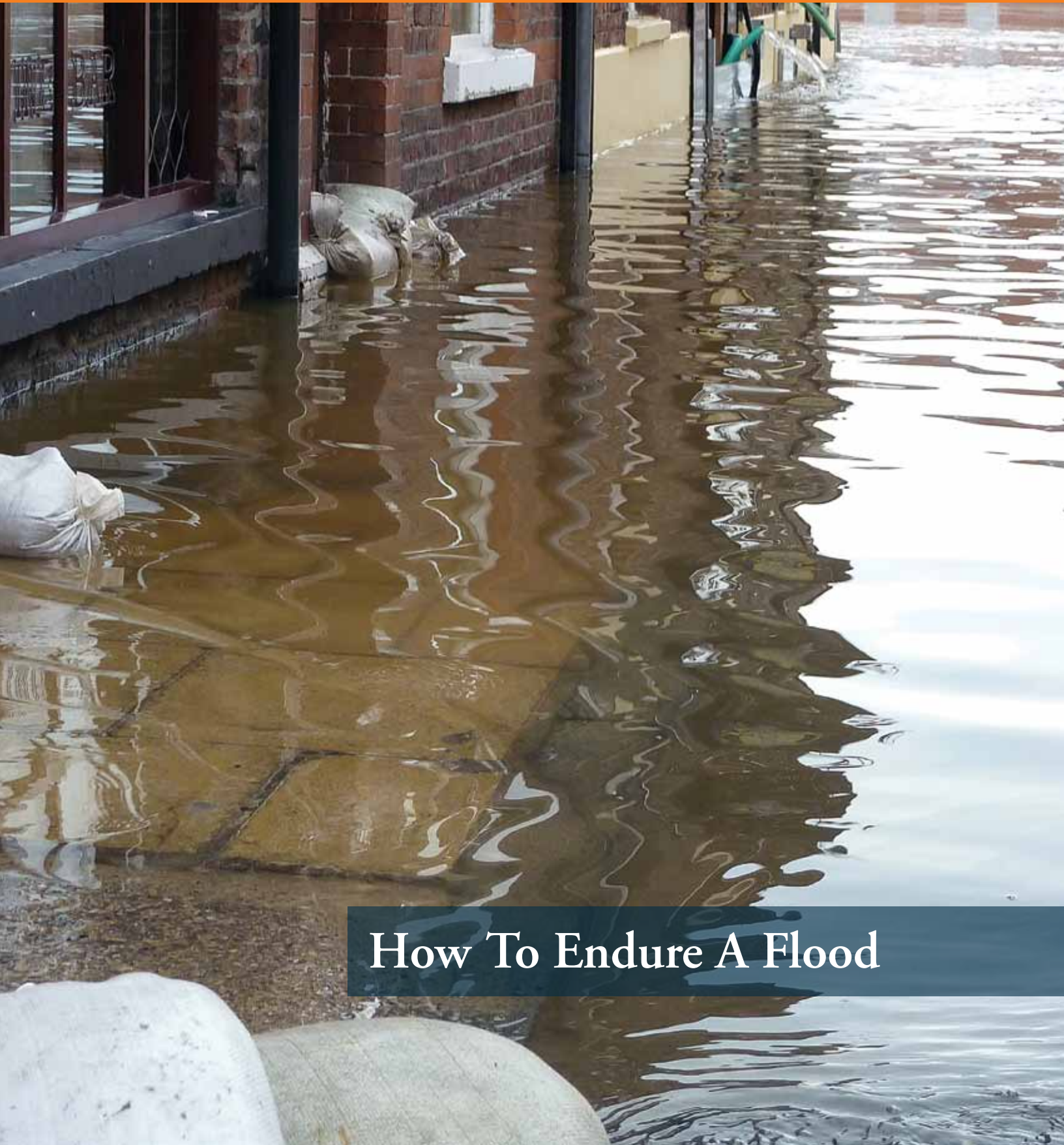




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How To Endure A Flood



Flood

A flood is an occurrence of rising water.

Generally, properties subject to floods are already in a flood plain and carry separate flood insurance. However, any property is subject to flooding given enough water flowing at one time. Spring rains, heavy thunderstorms or winter snow thaws can easily cause a fast or slow rising flood. Flash floods are generally sudden and without warning, with walls of water that can reach heights of 10-20 feet. Cars can easily be swept away by just two feet of water, and a person can be knocked down by six inches of swiftly moving water. Being prepared for any crisis, including a flood, takes planning.



Pre-Flood Planning

Know what do to before a flood.

- Know whether or not your property is in a flood plain area. Any property with units below ground is also subject to flooding.
- Review your insurance policy for flood coverage; if you are in a flood plain, most lenders will require flood coverage.
- Prepare yourself by having supplies listed on the Disaster Supply Checklist.
- Be aware of expiration dates on all items.
- Have your **Vendor Resource List** completed and filed.
- Have an updated **Emergency Resource List**.
- Have an updated emergency phone list.
- Have emergency contacts completed for each employee, with copies to your supervisor, corporate office or property owner.
- Have updated tenants' emergency contact information.
- By January 1 of each year, send an inventory of all office equipment and property assets, as well as pictures of such items, to the corporate office or property owners.
- Establish a flood file containing the following:
 - » **Flood notice to tenants**—save time, make copies in advance.
 - » **Prepare signs to be posted in elevators** indicating that it is out of service. Have sufficient copies for each floor and elevator door.
 - » **Prepare signs providing emergency numbers and contact names** to be posted at the office and in common areas, instructing tenants that pagers and emergency numbers should be used for emergencies only.
- As provided by FEMA, some mitigation issues should be already addressed:
 - » Relocate and elevate water heaters, heating/cooling systems, washers and dryers to at least 12 inches above the base flood elevation. This can be accomplished by building a platform of pressure treated wood to set these items on.
 - » Elevate the electrical box and electrical outlets to 12 inches above the base flood elevation or move the electrical panel to an upper floor.
 - » Anchor any fuel tanks to the wall or floor by utilizing noncorrosive straps and bolts. Propane tanks should also be securely anchored.
- Educate all staff members with emergency shutoff valves and procedures.
- Notify tenants with special needs or disabilities to contact your office to prepare a plan of action to evacuate them as needed.
- Install check valves in the building sewer traps to prevent floodwaters from backing up in sewer drains.

Advance Notice of Flood

There are occasions where notice of a potential flood is given.

For example, tropical storms, hurricanes and notices from the Army Corps of Engineers or other governmental agencies. If a flood is forecasted as a result of rising waters from the Army Corps of Engineers or other governmental agencies, the following should be followed:

- Notify tenants of imminent flood. Provide information regarding designated shelters and evacuation routes; remind them to remove all items from the floor areas and to unplug all electrical items and turn off the inside breaker to the unit.
- Remind tenants to provide the office with their emergency phone number during an evacuation.
 - » Instruct tenants to provide their children with a contact name and number in the event they are separated.
 - » Advise tenants to evacuate their pets. Although we do love pets, animal control will be called for any stray or injured pets after the flood. Leaving pets without food or unattended can lead to injury or death.
- Remove items off the floor in models, business centers, clubhouses, exercise rooms, maintenance facilities and in the office.
- Secure all pool furniture and any other loose items that could float away.
- Back up all computers and secure them with plastic bags and seal with tape, then move them to the highest point available or to an alternate location.
- Unplug all electrical items in models, clothes care centers, business centers, clubhouses and offices, and turn off breakers to all common areas.
- Relocate lower-drawer files to upper-file drawers.
- Important files and documents should be placed in plastic bags and put into plastic trash cans with lids taped shut and relocated to higher ground or the highest area available. Include the name and address of the complex on the trash cans so they can be identified if lost.
- Deposit any money or checks in the bank if possible, but keep petty cash available for after the flood if needed. If this is not possible, relocate to another location and advise your supervisor, corporate office, or property owner of the alternate location.
- Move the key box and key codes to an alternate location or higher ground. Make sure that your supervisor, corporate office, or property owner knows the alternate location.
- Shut down elevators and secure to top floor of each building. Post a sign reflecting the elevator is out of order on each door of each floor.
- Purchase food and drinks for staff for during and after the flood.
- Make sure all vehicles have full tanks of gasoline.
- **Notify** cleaning companies, carpet cleaners and biohazard companies of priority after the flood; obtain emergency contact name and number.
- Ensure the security company is available for 24-hour service immediately after the flood; obtain emergency contact name and number.
- Relocate photos/videos of the property to an alternate location.
- Ensure employee and tenant emergency contact lists and vendor lists have been forwarded to the person handling all calls.
- Turn off gas lines.
- Ensure you and your employees have contacted an alternate person to advise of your intended evacuation site or if you will be remaining on the property.
- If time allows, assemble and use sandbags in areas prone to flooding.
- Use large corks or stoppers to plug showers, tubs or basins.



Flood Without Notice

Be prepared for the unexpected flood.

If a sudden rainstorm or other event occurs with no notice, recognize the danger of a flood's rapidly rising and moving water and carrying debris. Water also carries the possibility of electrocution due to downed power lines, and can carry human waste and other biohazard items. Safety at this point is the first order for both your staff and tenants. Use any previously mentioned safety guidelines in addition to those below:

- Notify staff, supervisor and corporate office of condition. Notify the tenants if at all possible and use your prepared notices.
- Do not attempt to drive if high water has already made roadways impassable.
- Secure as many items as possible with priority given to files, keys and money.
- Relocate the "Command Center" to the highest point available, which would be accessible to rescue workers.
- Assist all tenants, but especially those with special needs and disabilities, in getting to the highest point available for access to rescue workers.
- Turn off electricity and unplug all electrical items.
- Turn off gas lines.
- Secure all windows and doors at the office, clubhouse, maintenance facility, boiler room, etc.
- Contact your family and your other employees' families and provide direction to them regarding evacuation.
- Take all forms of communication, such as cell phones, pagers and handheld radios.
- Take flashlights, a battery-operated radio, camera, water, food and any other disaster supplies needed.
- **DO NOT** attempt to swim in waters after anyone without securing a rope to a stable item first. Although we do not want to see someone drown, in most cases the rescuer and victim drown together due to rushing water, debris or panic.
- **DO NOT** attempt to cross water without checking for downed power lines. Many causes of electrocution occur during floods—listen for humming, which is an indication of electricity. If signs of electricity exist, do not cross water—wait for help.
- Check local emergency broadcast radio for information regarding the flood.
- Once an "all clear" is signaled, begin post-flood measures.



Post-Flood

Know what do to after a flood.

- Return to the property as instructed by your supervisor, corporate office, property owner or manager.
- Watch out for animals, particularly snakes, that may have come in with the floodwaters.
- Use flashlights to examine walls, floors, doors and windows to ensure building is not in danger of collapsing. Listen for leaking gas lines.
- Check for flooded electrical circuits and submerged power lines or electrical appliances.
 - » Remember—listen for humming, watch for flammable materials in the water such as gas, and use caution tape to secure any area where this danger exists.
- Managers should immediately begin taking pictures of the site.
- Managers should have their cell phones, pagers and handheld radios for communication. Make sure to limit your calls on your cell phone to preserve your battery in the event of power failure.
- Immediately establish a command post. Staff members and managers should take personal hygiene items and two changes of clothes with them.
- If there is sufficient damage to the property, contact the security company to begin surveillance immediately. Instruct them to assist in directing emergency vehicles into the area and supply a list of tenants to reduce the possibility of looters.
- Contact emergency services such as the fire department, local hospitals, gas and electric companies as necessary based on the review of the property.
- After assessing damage, managers should contact tenants who evacuated and had sustained severe damage.
- As soon as possible, inventory all damage by performing a unit-by-unit inspection.
 - » Inspect foundations for cracks and other significant damage, paying particular attention to retaining walls. Take pictures of all damage.
 - » Set up a separate financial report and accounting code to capture all associated expenses.
 - » Retain all receipts.
- Contact local hospitals regarding injured tenants and keep a log of all calls.
- Contact your supervisor, corporate officer, property owner and insurance agent to verbally report damage so that an adjuster can be sent to the site. Complete an incident report and forward pictures to your supervisor, corporate office, property owner and insurance agent.



- Contact vendors such as cleaning companies, biohazard company, electrician or plumbing company, etc. Begin cleanup as soon as possible to reduce further damage to the property and to reduce opportunities for mosquitoes and other problems from standing water.
- Cordon off damaged areas until a determination is made regarding safety.
- Relocate any tenant who has lost their unit into any vacancies on the property. If there are none, relocate them to another property managed by your company in the area or refer them to the local shelters or the Red Cross.
- Once a determination is made regarding areas of the properties, safely allow people in with a release and on a limited basis with security and wearing hard hats. If portions of the building are intact, allow tenants to return home when service of water and electricity are restored or per your corporate policy. Remember with no electricity or gas, alternate fuels have to be used, which could pose a fire hazard.
- As directed by your supervisor, corporate office, property owner or insurance agent begin accepting bids for repairs to the property. When the bids are received, determine whether or not it is an FYI or a claim dependant on your deductible.
- Retain receipts for emergency repairs and overtime for your staff created by the flood.
- Contact local Red Cross and other local area disaster relief agencies to assist families who have suffered loss with regard to clothing and personal items.
- Remind tenants to contact their tenant insurance agent to make claims.
- Once demolition/reconstruction begins, ensure area is secured by the contractor (*i.e.*, construction fence, caution tape, etc.). Area should be confined and cleaned to reduce liability exposures.
- Post flyers for communication to tenants.
- Review the flood plan for problems, and update as necessary.
- Write thank you letters to contractors, fire departments, etc., for their assistance during the flood.
- Commend staff members who performed their duties in an exemplary fashion.
- Replace and restock items on your Disaster Supply Checklist.
- Complete any mitigation items as directed by FEMA or any other insurance carrier.

*We take smarter care of your risk so you
can take better care of your business.*

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