



"Flooding events rank among the most frequent and most costly natural disasters worldwide... Between 1998 and 2012, 82 flood events ( in Canada ) caused 6 fatalities, over \$1.744 billion in direct damages, and the evacuation of almost 45,000 people."<sup>1</sup>

Helping you **identify**  
and **manage** risk

# Are you flood-smart?

**Climate change — with its potentially wild temperature swings and precipitation — can create serious risks of flooding during virtually any season, in virtually any part of Canada. There are, of course, many variables. The amounts of snow accumulation and frost in the ground, the rate at which temperatures rise, the possibility of extreme rain activity on top of snow, coastal vulnerabilities, the capacities of our sewer and stormwater infrastructures — these and other factors ultimately determine what we experience.**

When it comes to water, it's best to prepare for a worst-case scenario. Damage caused by floodwater can be both devastating and tragic. In fact, getting a property and community back to normal can take much longer and cost much more than people imagine.

To manage the risks and minimize the losses, organizations must be "flood-smart".

That means developing comprehensive and clearly defined Disaster Recovery, Business Continuity, and Crisis Communications Plans.

## Proactive, Pre-flood Protocols

Ecclesiastical's Risk Control specialists advise customers to establish pre-flood protocols, among them:

- Check your insurance coverage — building and contents — to confirm that you are covered for flooding and that the values declared have been reviewed and are up to date.
- Prepare a contact tree — identify who needs to be contacted, for what reason and when. Ensure that all persons on the contact tree have a copy and know their individual responsibilities.
- Be prepared to turn off electrical power, as well as gas and water supplies. Mark all appropriate switches.
- Secure structurally unstable building materials.
- Move electronic equipment, important papers and valuables to a safe, "high and dry" location.
- Make sure that data is backed up on a regular basis and that hazardous material is protected and safely stored.

## Post-flood Checklist

Once floodwaters have subsided, there are some practical post-flood steps that will help mitigate further damage :

- Make sure it is safe to enter your property. Watch for hidden dangers in floodwater — sharp objects, raised manhole covers and pollutants.
- Wear waterproof outerwear — gloves, boots, and a facemask — when cleaning up after a flood.
- If the electricity supply is not already switched off at the main intake, get a qualified and licensed electrician to do this. Do not touch sources of electricity when standing in floodwater.
- If using a pump or generator to get water out of your premises, position the generator outside. To reduce the risk of structural damage, only pump out when the flood levels outside the property are lower than inside.
- Shovel any mud away from both sides of a wall, evenly. This also reduces the potential for pressure to build up and possible structural damage.
- If drying the property naturally, keep all doors and windows open as much as possible. If dehumidifiers are used, close windows and doors.
- If you have suffered damage, contact your insurance broker, who will notify your insurer on your behalf.

To manage unusual weather patterns, organizations must be weather-educated and proactive.

Ecclesiastical's Risk Control specialists are ready to work with you, to help you and your community implement flood mitigation measures and be far more prepared for such severe weather events.

## References

1 E. Carina H., Keskitalo, ed., Climate Change and Flood Risk Management : Adaptation and Extreme Events at the Local Level (Cheltenham: Edward Elgar Publishing Limited, 2013)

## ABOUT ECCLESIASTICAL INSURANCE

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