



Damage caused by floodwater can be devastating and tragic under normal circumstances — in fact, repairing the damage and returning both your property and community back to normal can be a slow and difficult task.

However, during a situation such as the current COVID-19 pandemic, there will be additional challenges to overcome. Access to property may be restricted and finding suitable contractors who are available to respond as needed could be difficult.

When it comes to water, it's always best to prepare so being proactive in your preparations will help to reduce the severity of any potential flood damage — especially during the current pandemic.

During this unprecedented time, you should continue to monitor any severe weather alerts issued, together with all associated flood watches and warnings that might indicate an increased risk of river flooding and overland flooding in your area.

If you have to attend your premises to assist in flood mitigation measures, then your own personal safety is of paramount importance. You must adhere to all provincial and municipal COVID-19 travel restrictions and remember to practice safe social distancing techniques when in close proximity to others who may be assisting too. You should also ensure adequate handwashing and washroom facilities are available and exclude high risk or vulnerable individuals from assisting in any flood mitigation efforts at this time.

Ecclesiastical's Risk Control specialists advise customers to establish pre- and post-flood protocols, even during the current pandemic, among them:

Proactive, Pre-flood PROTOCOLS

Keep up to date on municipal and regional flood watches and warnings.

- Consider using weather alert apps on your mobile device. The Government of Canada has a free weather alerts app “WeatherCAN” or visit the Public Weather Alerts for up-to-date information.
- Check your insurance coverage — building and contents — to confirm what coverage you maintain for flooding and that values declared have been reviewed and kept up to date.
- Prepare a contact tree. Identify who needs to be contacted, for what reason and when. Ensure the contact information is current, and that all persons on the contact tree have a copy of the document and know their individual responsibilities.

Proactive, Pre-flood INSPECTION

- Be prepared to turn off electrical power to nonessential equipment and appliances.
- Mark all appropriate switches.
- Turn off gas and water supplies. Mark all appropriate valves with valve shut off tags.
- If unsure of how to safely turn off a service, contact your provider.
- Move electronic equipment, important papers and valuables to a safe, “high and dry” location such as an upper floor.
- Secure structurally unstable building materials.
- Make sure that all computer data is backed up on a regular basis.
- Ensure any hazardous material is protected and safely stored.
- Check basement windows and ground level doors. Seal gaps around windows and doors with a weatherproof sealant.
- Where sandbagging and flood barriers are required, remember to follow the 2 metre social distancing requirements to prevent the spread of COVID-19.

During the flood

- Stay current on municipal and regional flood updates and warnings such as what areas are affected and note any road closures.
- Follow local municipal and provincial emergency advisories for direction on evacuation plans.

Post-flood

- Once floodwaters have subsided, there are some practical post-flood steps that will help mitigate further damage:
- Do not re-enter the premises until the authorities have given permission.
- Be cautious when re-entering the premises: wear appropriate personal protective equipment (PPE) such as waterproof outerwear — gloves, boots, and a facemask. Watch for hidden dangers in floodwater, e.g. sharp objects, raised manhole covers and pollutants.
- In the event of damage :
 - Do not attempt to do repairs post-flood. Untreated sewage and other pollutants may have contaminated the building.
 - Contact your broker or Ecclesiastical Insurance claims department immediately.

- 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.
- Damaged oil tanks should be inspected and cleared by qualified professionals before use. The tank should also be checked for fuel leaks, the entry of water and debris.

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

Ecclesiastical Risk Control specialists are ready to work with you to help you and your community implement flood mitigation measures to ensure you are more prepared for severe weather events in the future.

ABOUT ECCLESIASTICAL INSURANCE

Ecclesiastical Insurance Office plc is a specialist commercial insurance company. We are deeply committed to protecting the needs of organizations that enrich the lives of others; to preserving Canada's distinct communities, cultures and history; and to supporting initiatives that help improve the lives of people in need.



This advice or information is provided in good faith and is based upon our understanding of current law and practice. Neither Ecclesiastical Insurance Office plc nor its subsidiaries accepts any liability whatsoever for any errors or omissions which may result in injury, loss or damage, including consequential or financial loss. It is the responsibility of the Insured or any other person to ensure that they comply with their statutory obligations and any interpretation or implementation of the above is at the sole discretion of the Insured or other party who may read these notes.

ecclesiastical.ca | [@EIOCanada](https://twitter.com/EIOCanada)

