



Flooding events rank among the most frequent and most costly natural disasters worldwide. In Canada, during the last decade (2011-2020), 36 flooding events caused more than \$7 billion in insured damage. The average annual cost to insurers for flooding events over the decade was \$640 million.<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

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.

## 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.



## 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:

- 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.

- Do not attempt to effect repairs post-flood. Untreated sewage and other pollutants may have contaminated the building.
- 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 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.**

### References

<sup>1</sup>Source: IBC Facts Book, PCS, CatIQ, Swiss Re, Munich Re & Deloitte Values in 2021\$ CAD, loss and loss adjustment expenses

## ABOUT ECCLESIASTICAL INSURANCE

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