



Reciprocal News

Flood Preparation

Are you prepared for the potential losses that may be caused by flooding? As spring arrives flooding can result from sudden snow melt, heavy rain and runoff over frozen ground, overflowing rivers or even ice blocked drainage areas. About 40% of flood events in Canada result from the spring snowmelt. Reports from the UK indicate your business is more likely to be flooded than damaged by fire. As the climate continues to change the Institute for Catastrophic Loss Reduction expects to see an increase in the frequency and intensity of flood events in Canada.

It has been reported businesses can save between 20% and 90% on the cost of lost stock and movable equipment by taking action to prepare in advance for flooding. Taking steps to prepare for flooding can reduce financial losses, damage to property and business interruption; reduce exposure to civil and criminal liability; enhance your image, reputation and credibility with your employees, customers and the community. On the other hand not taking steps to prepare for flooding may result in physical losses to property, materials, stock or equipment; potential business interruption, recovery costs and financial debt and erosion of consumer confidence.

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The Ministry of Natural Resources (MNR) provides flood forecasting services through the Surface Water Monitoring Centre. Conservation Authorities and MNR District offices (in areas where conservation authorities do not exist) issue flood messages to local municipalities and the media. Local governments are



then responsible for communicating messages to the public and for first line emergency response.

If your area is susceptible to flooding or when flooding is threatening your facilities, you should consider taking the following steps where applicable:

- Make sure your Emergency Response Plan considers flood planning, including identifying operation critical equipment, processes, personal and business continuity
- The individual or team responsible for emergency response should monitor potential flood conditions. Contact local authorities such as municipal or regional government, Conservation Authority, Ministry of Natural Resources, Emergency Preparedness Unit, for the most recent and up to date prediction of water levels/crests
- Relocate stock, high valued items, items critical to continued operations, portable electronics such as computers, critical drawings, records, files and computer back up data to higher ground
- Reduce the possibilities of fire during flooding by shutting off electricity and gas to prevent short-circuiting of electrical equipment and lessen fire hazard from ruptured gas lines
- Install barriers around sprinkler risers, yard valves and fire hydrants to protect from floating debris

- Fill sandbags and place around entry points and vital equipment
- Secure and anchor outside storage or equipment that cannot be moved to higher ground
- Cover large stationary equipment and machinery with water-displacing and rust preventative compounds
- Cover equipment with plastic sheeting if potential for ceiling drip or condensation
- Fill empty storage tanks, both above and underground, to prevent them from floating
- Check all drains including roof, floor and yard to ensure they are clear and working. Monitor to make sure they remain clear and working

As soon as possible after flooding has subsided, put your Emergency Response Plan into action. Contact your insurance company for their claims assistance and your in-house emergency response team should begin salvage operations:

- Assess the actual impact, determine needs, initiate clean-up plan and continue to follow your business continuity plan.
- Start with immediately drying equipment and important operational areas.
- Make sure fire protection systems are operational.
- Check buildings for structural safety before starting inside clean up.
- Check for spilled flammable liquids, contaminants and hazardous items before other work begins.
- Remove standing water from buildings.
- Check, clean and test all electrical distribution equipment and system components exposed to flood waters or excess humidity.
- Clean and dry equipment most vital to operations as identified in your Emergency Response Plan.
- Dehumidify damp areas and monitor for mold/fungi growth.



If your area is prone to floods, by planning ahead and developing an Emergency Response Plan you may save time, money and stress. The MEARIE Risk Management website has a Flood Checklist to help you plan and prepare your facility in the event of a flood. Contact your local conservation authority or Ministry of Natural Resources office on flood exposures for your service area. If you would like to discuss flood preparation further, or if you have questions please contact Gary Durie, Manager, Risk Management & Underwriting Services.

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