



PROTECT YOUR BUSINESS

Flooding is the most common and costly natural disaster in the United States. Unfortunately, businesses are not immune to the destruction caused by major storms and flood events. Challenges for business owners affected by flooding are vast. You must not only prepare your staff to safely respond to a flood emergency, but also ensure that your facility and product inventory are secure in order to rebuild and reopen once the storm has passed.

Preparing before, during, and after a flood is vital for a business. Use this checklist to protect your business and staff.

- Review your current insurance policies to see if coverage is provided for flood damage to the building and its contents. Contents coverage typically is optional, so be sure to purchase flood insurance to cover your contents.
- If you have a building lease, review it to see if the building's flood insurance policy covers structural elements in your space. Most commercial insurance does not cover flood damage.
- Review equipment lease and rental agreements to determine if you are responsible for flood damage.
- Ensure that important business files are backed up on a server away from your building so they aren't lost if electronics and paper files are destroyed by water.
- Keep detailed records of all items in the building, including serial numbers, costs, and dates of purchase. Store those records on a remote server or in another place you can access after a flood to aid in the claims process.
- Visit [Ready.gov/business/implementation/crisis](https://www.ready.gov/business/implementation/crisis) to establish a disaster procedure and emergency communications plan to share with your employees.
- Create a contact card small enough to put in a wallet with important names and numbers to use in case of an emergency. Set up a phone or text message tree.
- To know your region and learn more about flood-related disasters most likely to affect your business, use the Flood Risk Scenarios at [FloodSmart.gov/floodsmart/pages/flooding_flood_risks/flood_scenarios.jsp](https://www.floodsmart.gov/floodsmart/pages/flooding_flood_risks/flood_scenarios.jsp).
- Use the Agent Locator to find an agent who sells flood insurance in your area at [FloodSmart.gov/floodsmart/pages/choose_your_policy/agent_locator.jsp](https://www.floodsmart.gov/floodsmart/pages/choose_your_policy/agent_locator.jsp).
- Visit [FloodSmart.gov/floodsmart/pages/partner/spread_the_word.jsp](https://www.floodsmart.gov/floodsmart/pages/partner/spread_the_word.jsp) to spread the word and share this checklist on your social networks.
- Tune in to local media and community messaging about potential disasters.
- Visit [FloodSmart.gov](https://www.floodsmart.gov) for more resources and information.



FEMA



11 Things Businesses Can Do To Make Disaster Recovery Go More Smoothly

By definition, disasters are rarely tame or predictable, and some businesses are not truly prepared for the full extent and nature of a disaster when it does strike. While recovery is never easy, there are a few key steps you can take before and after an event to help make your insurance claim — which is, after all, the basis for your financial recovery — go more smoothly.

1. Take photographs of property before a disaster occurs.

Photographs will be important to prove the extent of your damages later. Take new photos every year, or after any alterations to the property.

2. Back up business-critical information.

Make sure your rental and maintenance records and communications systems are backed up off site so you can immediately retrieve key client information, financial documents, and sales histories. Having this information immediately available can make or break your public relations and disaster recovery efforts.

3. Have a response team in place.

Put a claim management team together before a disaster strikes and assign a lead spokesperson. Only an individual who is knowledgeable in the area of insurance should handle interactions with your carrier. This is essential, since the smallest comment can make a big difference in how much money you recover.

4. Plan now for small actions that make a big difference.

Cut master keys to all locks on your property. Make sure your team knows to have someone bring in all exterior equipment and contents possible and to put elevators up to the highest floor possible.

5. Establish contacts with reputable contractors.

Ideally, you should know who you'll call to help in your physical and financial recovery efforts. This saves you valuable time and gives you priority over others shopping for contractors after a disaster.

6. Report your loss.

Request a complete copy of your insurance policy. Read and make sure you understand your rights and obligations under your insurance policy before entering into any serious discussions or negotiations with your carrier. Seek out a professional to help you understand what your policy actually covers and, just as important, what it doesn't.

7. Protect your property from further damage.

It's your responsibility to perform emergency work such as putting up tarps, removing wet drywall and carpeting to prevent mold, and boarding up openings and installing fencing, where necessary, to protect your belongings and keep others from getting hurt.

8. Document the damage.

Photograph or video the scene, including the "debris pile," before you begin any cleanup efforts. Do not rely solely on your historical records to estimate damages. Instead, secure replacement cost estimates.

9. Document all of your activities and expenses.

Keep a log of all activities and save all receipts, including those for property replacement and extra expenses. This will provide the documentation a disaster recovery professional requires to present expenses to your carrier, and you will know which expenses will be reimbursed as you rebuild.

10. Hire your own experts.

Policyholders often expect the insurance company to tell them what to do to save their business. Insurance company adjusters are simply auditors of your property insurance claim. Only you know your business and what's best for your recovery.

11. Document and submit your claim.

The insurance adjuster sent by your carrier to evaluate the damages is working exclusively for the insurance company, not for you. It's your responsibility to document and submit your claim. Make sure you have someone on your side who knows insurance inside and out to ensure that you get a full, fair and expedited settlement — while you concentrate on maintaining your operations, not on claim details. Understand that your claim will have to be verified.