



## Risk Control Bulletin



### What To Do About Flooding In Your Home

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Flood is one of the most common natural disasters that significantly affect our lives, especially those who live in flood-prone areas. Flood hazards can be local, affecting a small community or locality or very large affecting multiple states or an entire country.

If you are living in a flood-prone area or have been warned about an impending flood, then you should prepare as quickly as possible. In order to prevent flood damage, you should take the necessary steps before, during and after the flood.

#### **The following are the safety measures to be taken before a flood to prevent flood damage:**

- If you are living in a flood prone area, you should elevate and reinforce your home to protect yourself and your property from flood hazards.
- If your living area is susceptible to flooding, you should elevate electric panels, water heater, and furnace etc.
- To prevent flood water from blocking the drains of your home, sewer taps should be installed with appropriate check valves.
- You should construct barriers like floodwalls to prevent flood water from entering into your home or building. This will help greatly to prevent flood damage.
- You should seal the walls of your basement with waterproofing compounds to avoid seepage.
- If you have been warned of an impending flood, you should watch television and listen to the radio for updated information. Check with local authorities to gather more information about the disaster to come.
- If you have been warned of flash flooding, then you should not waste time waiting for instructions to evacuate but should move to higher ground as quickly as possible.
- If you are preparing to evacuate, then you should secure your home. If you have the time, move valuables and essentials to an elevated place or upper floor.
- You should turn off all the utilities- power supplies, water supply, gas supply etc. at their main source.
- Disconnect all electrical appliances, if possible

#### **The following are the safety measures to be taken after a flood to prevent flood damage:**

- If you have to move through water, always walk through standing water.
- Check the firmness of the ground in front you with a stick and only then, move on.
- Never walk through moving water it can knock you off your feet.
- It is very dangerous to drive in flood water; the water can easily sweep you and your car away. If you are in a car and you see flood water rising, leave the car and move to a raised elevation or secure structure as quickly as possible.

- Do not go back to your home as soon as the flood water recedes. You should go back to your home only when it is declared safe to return to the flooded areas.
- Do not turn on or start using utilities immediately after a flood. Start using them only after it is declared safe to use them and/or an experienced service technician has checked them.
- Before you re-occupy your home and begin using your personal and household contents, you should clean, disinfect and dry them out.

### **Ways to protect your house and property**

Basement flood protection can involve a variety of changes to your house and property-changes that can vary in complexity and cost. You may be able to make some types of changes yourself. Complicated or large scale changes, or those that affect the structure of your house or its electrical wiring and plumbing, should be carried out only by a professional contractor licensed to work in your state, county or city. Below are some examples of flood protection:

- **Install Sewer Backflow Valves.** In some flood prone areas, flooding can cause sewage from sanitary sewer lines to back up into houses through drainpipes. Sewage backup not only causes damage, but also creates health hazards. Backflow valves have a variety of designs ranging from simple to complex. This is something that only a licensed plumber or contractor should do.
- **Raise or Flood-Proof Heating, Ventilating and Air Conditioning Equipment.** In flood-prone houses, a good way to protect HVAC equipment is to elevate it above the areas that flood. Another method is to leave the equipment where it is and build a concrete or masonry block flood wall around it.
- **Anchor Fuel Tanks.** Unanchored fuel tanks can be easily moved by floodwaters. One way to anchor a tank is to attach it to a large concrete slab whose weight is great enough to resist the force of floodwaters. Elevate tanks to a minimum of at least one foot above the base flood elevation. Floating and/or damaged tanks pose serious threats not only to you, your family and your house, but also to public safety and the environment.
- **Raise Electrical System Components.** Any electrical system component, including service panels (fuse and circuit boxes), meters, switches and outlets can easily be damaged by floodwaters. All components of the electrical system, including the wiring, should be raised at least one foot above the base flood elevation.
- **Raise Washers and Dryers.** Washers and dryers can easily be damaged in a flood. In order to prevent this from happening, utilities can be placed on cinder blocks one foot above the base flood elevation.
- **Add a Sump Pump in your Basement.** Sump pumps can help keep groundwater from entering your home's interior.

- **Cut Drywall so That it is One-Half to One-Inch off the Floor.** This is especially important in basements. Concrete floors commonly absorb ground moisture—especially in winter months. That moisture can wick up the wallboard if it's touching the floor, allowing mold to grow out-of-sight within the walls. You can hide the gap with wood or rubberized floor trim.
- **Don't Forget to Buy Flood Insurance.** Flood insurance provides year-round financial protection and improves your ability to quickly recover when severe storms strike and cause unexpected flooding. Call Marcotte 1-800-284-7142 for more information on the National Flood Insurance Program.

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