

# Emergency Checklist: Flood

A Flood Emergency Response Plan (FERP), a much more detailed document than a checklist, helps reduce the potential for a flood-related loss at your facility. Once you have a FERP in place, review the plan annually, and have one—or more—drills. What are the advantages of having a FERP in place before a flood occurs at your facility?

A FERP helps you:

- Gain a thorough understanding of how a potential flood event could affect your facility;
- Make your emergency response team (ERT) and/or other personnel aware of their roles during such an event; and
- Ensure you have adequate resources on hand.

We do realize, however, that not everyone has the time or the resources to develop a plan immediately. So, until you have a FERP in place, here are some steps to take before and after a flood hits your facility.

## When Flood Is Imminent

When flood is threatening your facility, ERT members and employees should take the following actions (where appropriate):

- Monitor flood conditions and keep the ERT leader updated. This should be done by a specifically designated person. (Call the U.S. Army Corps of Engineers [or other reliable source] or the local equivalent in your area for the most recent and accurate prediction of water levels/crests.)
- Relocate the following items to a safe area:
  - Stock, particularly high-value items or those critical to continued operation
  - Equipment, such as portable electronic equipment, computers, testing and quality-control devices, dies and patterns, etc.
  - Vehicles that will be needed after the flood, such as plant trucks, forklifts, tractor-trailers, etc.
  - Critical drawings, records, files, computer tapes
- Reduce the chance of a fire during flooding by:
  - Shutting off electricity and gas to prevent short-circuiting of electrical equipment and lessen the fire hazard of ruptured gas lines. (If the facility's fire pump is electricity-driven, have a diesel-driven pump available as backup.)
  - Installing barriers around sprinkler risers, yard valves and hydrants to protect them from floating debris.



*This checklist is made available for informational purposes only in support of the insurance relationship between FM Global and its clients. This information does not change or supplement policy terms or conditions. The liability of FM Global is limited to that contained in its insurance policies.*

- Shut down and drain flammable liquid piping systems.
- Make every effort to keep fire protection systems operational during a flood. Use the FM Global Red Tag Permit System to monitor any impairment to water supplies or fire protection systems.
- Fill sandbags and place around possible entry points and vital protection equipment, such as the fire-pump house.
- Install FM Approved flood doors, planks and shields.
- Secure or anchor any outside storage or equipment that cannot be moved to another location.
- Cover large stationary machines with water-displacing, rust-preventive compound. (If you have machinery in an area that floods repeatedly, consider permanently relocating equipment to higher ground.)
- If you expect machinery might be exposed to condensation dripping from the ceiling, cover equipment with large plastic sheets.
- Fill empty storage tanks—including above ground and buried tanks—to prevent them from floating.
- Give sump pumps a final check to make sure they are operational.
- Close hand-operated valves on drain piping to prevent backflow through floor drains or plumbing fixtures.
- Check roof, floor or yard drains to see if they are clear, and then continuously monitor them to make sure they remain clear.
- Consider increasing security and facility surveillance.
- Place contractors and equipment repair companies (already identified in your FERP) on alert.
- Make sure a salvage crew is on alert and prepared to take actions outlined in your FERP.
- Contact FM Global to review precautions taken.

### After the Flood Has Hit

As soon as possible after the flood, the ERT and other personnel should begin salvage procedures, beginning with the immediate drying of equipment and dehumidifying areas of critical importance. Also:

- Keep fire protection systems in service. This is vital because cleanup can result in the build-up of large piles of combustible material.
- Return any impaired fire protection systems, including alarm notification systems, to service promptly. Test any system potentially affected by the flood.
- Conduct all cutting and welding repairs using FM Global's Hot Work Permit System to prevent fire.
- Assess the actual impact, determine needs and initiate planned cleanup, repair and business-resumption services.
- Check flooded buildings for structural stability before starting cleanup inside.
- Check for spilled flammable liquid, contaminants, etc., and eliminate them before other work begins.
- Remove standing water from the facility.

- Clean and dry equipment, giving attention to the most vital or susceptible pieces first (these should have been identified in your FERP).
- Check, clean and test all electrical distribution equipment and system components exposed to flood water or humidity.
- Dehumidify damp areas and dry wet insulation and building material.
- Remove flood debris from the facility and separate wet material.
- Develop a Flood Emergency Response Plan now—if you don't have one in place.**



P9805 © 2001, 2006 FM Global  
 (Rev 11/2015) All rights reserved.  
 fmglobal.com

FM Insurance Company Limited  
 1 Windsor Dials, Windsor, Berkshire, SL4 1RS  
 Authorized by the Prudential Regulation Authority  
 and regulated by the Financial Conduct Authority  
 and the Prudential Regulation Authority.

**Contact Us:**

To report an impairment or to find an FM Global office nearest you, visit [fmglobal.com/contact](http://fmglobal.com/contact).

**Report a Loss:**

Dial (1)877 NEW LOSS (639 5677)\* to report a property or cargo loss 24 hours a day, seven days a week.

Or, to contact your client service team or designated claims office directly, go to [fmglobal.com/claims](http://fmglobal.com/claims) or [affiliatedfm.com/claims](http://affiliatedfm.com/claims) for location and contact information.

\*For clients of FM Global and AFM  
 in Canada and the United States only.

**Product Ordering Information:**

For additional copies of this publication or other FM Global resources, order online 24 hours a day, seven days a week at [fmglobalcatalog.com](http://fmglobalcatalog.com).

Or, for personal assistance worldwide, contact our U.S.-based customer services team, Monday – Friday, 8 a.m. – 5 p.m. ET:

- Toll-free: (1)877 364 6726  
(Canada and the United States)
- Phone: +1 (1)401 477 7744
- Fax: +1 (1)401 477 7010
- E-mail: [customerservices@fmglobal.com](mailto:customerservices@fmglobal.com)