BEFORE AND AFTER THE FLOOD

MAKE A PLAN
Whether you are a homeowner or renter, it is important to be prepared before and after a flood occurs.

- An up-to-date household and property inventory will help properly document your losses.
- Create a family disaster plan. The plan should include a place to meet in case you are separated from one another and list an out-of-state contact person.
- Make sure you have emergency supplies handy during an emergency period.

ARE YOU COVERED?
The right insurance coverage is an important factor in protecting your property from flood damage. Review your current insurance policy with your agent to make sure you have the proper level of protection.

- Consider purchasing flood insurance to cover the contents of your home and property. Flood damage is not usually covered by a standard home owner policy. Learn more by visiting the National Flood Insurance Program (NFIP) website and find out your property’s proximity to the flood zone.

BEFORE A FLOOD
To prepare for a flood, you should:

- Elevate the furnace, water heater and electric panel in your home if you live in an area that has a high flood risk.
- Consider installing “check valves” to prevent flood water from backing up into the drains of your home.
- If feasible, construct barriers to stop floodwater from entering the building and seal walls in basements with waterproofing compounds.

DURING A FLOOD
If you must prepare to evacuate, you should do the following:

- Secure your home. If you have time, bring in outdoor furniture. Move essential items to an upper floor.
- Turn off utilities at the main switches or valves if instructed to do so. Disconnect electrical appliances. Do not touch electrical equipment if you are wet or standing in water.

CLEANING UP AND REPAIRING YOUR HOME

- Turn off the electricity at the main breaker or fuse box, even if the power is off in your community. That way, you can decide when your home is dry enough to turn it back on.
- Get a copy of the book Repairing Your Flooded Home which is available free from the American Red Cross or your state or local emergency manager. It will tell you:
  - How to enter your home safely.
  - How to protect your home and belongings from further damage.
  - How to record damage to support insurance claims and requests for assistance.
  - How to check for gas or water leaks and how to have service restored.
  - How to clean up appliances, furniture, floors and other belongings.
  - Contact your insurance agent to discuss claims.
  - If you hire cleanup or repair contractors, check references and be sure they are qualified to do the job. Be wary of people who drive through neighborhoods offering help in cleaning up or repairing your home. Check out CAI’s Professional Service Directory to find a service provider.

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