

# Marketing e-Alert

## Tips to Help You Stem the Flow of Potential Risks This Flood Season

Whether from heavy rains or hurricanes, this time of year can bring with it the risk of floods across many parts of the United States. While you may not be able to predict the likelihood of a flood in your area, with these tips you can help to mitigate physical and financial damage if a flood occurs where you live.

- 1. Treat structural damage seriously.** In any flood situation, the Federal Emergency Management Agency (FEMA) advises to look for any visible structural damage at the site of your home or office including warping, loosened or cracked foundations, cracks, and holes. If you aren't sure if your home or office is safe, do not return to it until you have it evaluated by a flood remediation professional.
- 2. Turn off your electricity.** If you experience severe flooding from a storm and power is lost, it is critical to immediately turn off the main electrical source and all individual fuse connections at your home or office to avoid electrocution. In addition, check your water, gas, electric, and sewer lines and notify the appropriate utilities if you suspect they are damaged.
- 3. Document any damage.** Before cleaning up from a flood, be sure to fully document any damage if you plan to make an insurance claim using notes, digital photographs and video. Keep in mind, homeowners and business property insurance often do not cover flood damage, unless you have a special waiver.
- 4. Avoid flood-related health hazards.** Flood water is often contaminated, so it's important to protect yourself and others before coming into contact with it by using protective clothing, waterproof gloves and boots. FEMA also recommends boiling water for drinking and other uses until authorities declare the water supply to be safe.

Hopefully you or your business won't be affected by a flood now, or in the future. However, by making note of the tips above, you'll know just what to do if flooding occurs and how to mitigate the associated physical and financial risks.