CHECKLIST

FLOOD PREPAREDNESS

Being prepared and knowing how to respond to a flood can help minimize damage and maximize protection for you, your family and property. Use this checklist to help you prepare in the event of a flood.

VERIFY YOUR HOMEOWNERS POLICY COVERAGE LIMIT

Flood and tidal surge are typically excluded under most, if not all, standard homeowner policies. Moreover, the risk of a surface water flash flood still exists, even if your home is located outside of a designated flood zone. Accordingly, we recommend that you review your unique exposure with your HUB Private Client risk advisor to understand exactly how best to cover your home.

Being underinsured won't provide enough coverage to fully recover from a substantial loss. That's why it's imperative to regularly review your homeowners policy to ensure it provides the necessary protection and coverage needed for a complete recovery.

INVENTORY YOUR BELONGINGS

Record a video to document property and belongings. In the event of a loss, you will be required to provide evidence of your destroyed property to collect on your insurance. Store this visual inventory off-site along with any appraisals for valuable items, such as fine art or jewelry, as well as a copy of the insurance policy.

PREPARING FOR A FLOOD

Don't wait for the water — flooding can happen in an instant. Simple, quick prep steps will protect your home in the event of flooding in your neighborhood.

- Know the flood risks where you live. Monitor local weather and condition alerts.
- Have an emergency plan and practice it with your family.
- Know what you would do during a flood – talk about it with your family and neighbors.
- Know and practice evacuation routes.
- Have an emergency kit.
- Speak with your landscape design company to ensure that soil and flowerbeds are sloped away from the home.

Know Your Flood Risks

Flooding is the most common and costly disaster in the United States. Floods can happen anywhere, whether you live near an ocean, lake, river or somewhere inland. Protecting your home from unexpected flooding is more important now than ever.

Flood factors include:

- Next to spring thaw, heavy rainfall is the most common cause of flooding.
- Severe thunderstorms and downpours – brought on by warm, moist air rising rapidly – can produce flash floods.
- Hurricanes, ice dams and breached/broken dams also contribute to flash flood conditions.
- Low-lying lands face greater flood risk.

Preventative measures to make your roof and windows flood-ready:

- Clear gutters.
- Check for ice dams.
- Extend your downspouts at least 6 feet from your basement wall. Water should drain away from your property and neighboring properties.
- Use a rain barrel to catch water runoff.
- Put weather protection sealant around basement windows and base of ground-level doors.

Steps to protect your basement from flooding:

- Consult with basement waterproofing specialists if you have historic issues with moisture in your basement. Solutions to consider may be related to landscaping, French drains, sump pumps and similar methods of discharging water away from your home.
- Utilize sandbags where appropriate to provide temporary resistance in the areas of door and/or thresholds.
- Make sure your sump pump is working and install a battery-operated backup in case of a power failure.
- Install a water alarm to alert you if water is accumulating in your basement.
- Install flood shields or barriers for basement windows and doors. The tops of the shields should extend above ground level.
- Consider planting a "rain garden" by using landscaping to catch and disperse water in the soil near your property. Use native plants and vegetation that will resist soil erosion.
- Raise large appliances, furnaces, hot water heaters and electrical panels in your basement on wood or cement blocks above the potential water level. If an item can't be raised, consider anchoring it and protecting it with a floodwall or shield.
- Unblock basement drains.
- Move furniture, valuables and electronics to the place in your property that is least likely to be affected by flooding.

Preventative steps for your water systems:

- Make sure your plumbing system and drains follow code requirements.
- Install backwater valves or plugs for drains, toilets and other sewer connections.

CRISIS RESOURCES

Be prepared. Know how to respond.

Severe weather, natural disasters and other catastrophic events can cause serious havoc — including property damage, physical injury, emotional trauma, liability claims and even the loss of life. It's important to be prepared so you can protect what matters most and recover as quickly as possible.

HUB Private Client is here to help. Visit HUB Crisis Resources for guides, tips, checklists and other information to help you prepare and respond to potentially destructive events like flood, hurricane and wildfire.

bit.ly/3WQSwC7

Speak to a HUB Private Client risk advisor for additional tips and ask how we can help design and secure flood coverage that meets your specific needs.

About HUB Private Client

HUB Private Client advises, advocates and protects with tailored solutions to protect your family and lifestyle today, while anticipating your needs and guiding you through tomorrow.