

FLOOD CHECKLIST

what to do before and after

Flooding can happen quickly and with little warning, posing significant risks to business operations. Taking simple, proactive steps can help protect employees, premises and key assets. Use this checklist to help ensure your business is prepared.

FLOOD PREPARATION

Know your flood risk (check local flood maps)	
Review your insurance cover for flood and business interruption	
Create a flood response plan with roles and responsibilities	
Install flood barriers or sandbags at entry points	
Raise electrical sockets and equipment above ground level	
Backup important documents and store them offsite or in the cloud	
Train staff on emergency procedures	
Keep emergency contact numbers accessible	
Secure hazardous materials and chemicals	
Ensure drains and gutters are clear	
Prepare an inventory of critical equipment and stock	
Store insurance documents securely and accessibly	

FLOOD RECOVERY

Do not enter flooded premises until declared safe by authorities	
Turn off electricity and gas supply if safe to do so	
Document all damage with photos and videos	
List all damaged equipment, stock and property	
Contact your insurer immediately to start the claims process	
Keep records of all communications and claim documents	
Use professional services for water removal and sanitisation	
Dispose of contaminated items safely and legally	
Update your flood response plan based on lessons learned	
Consult with your broker to reassess your insurance cover	