

## Learn your flood risk: Anywhere it can rain, it can flood; and anywhere it can flood, homes and businesses are at risk for flood damage. Nearly 25 percent of National Flood Insurance Claims come from properties located outside of mapped high-risk flood areas.

### BEFORE A FLOOD

- **Make sure you have the right insurance coverage:** Most homeowner insurance policy's do not cover flood damage, so be sure to consider flood insurance for both your building and contents. The average flood insurance policy premium is around \$650 a year. In moderate- to-low-risk areas, qualifying homeowners can insure their properties with lower-cost Preferred Risk Policies (PRPs) that start at \$129 a year. There is typically a 30-day wait for a flood insurance policy to take effect.
- **Mitigate future loss:** There are some simple steps you can take to reduce the impact of flood water on your home and your belongings.
- **Conduct a household inventory:** Be sure to keep a record of all major household items and valuables. These documents are critically important when filing insurance claims. For help in conducting a home inventory, visit [knowyourstuff.com](http://knowyourstuff.com)
- **Protect important financial documents:** Store copies of irreplaceable documents (such as birth certificates, passports, etc.) in a safe, dry place. Keep originals in a safe deposit box.
- **Build an emergency supply kit:** Food, bottled water, first aid supplies, medicines, and a battery-operated radio should be ready to go when you are.

- **Plan for evacuation:** Plan and practice a flood evacuation route. Ask someone out of province to be your "family contact" in an emergency, and make sure everyone knows the contact's address and phone number.
- **Make a pet plan:** Many shelters do not allow pets. Make plans now on what to do with your pets should you be required to evacuate your residence.

### DURING A FLOOD

#### If a flood is likely in your area, you should:

- Listen to the radio or television for information.
- Be aware that flash flooding can occur. If there is any possibility of a flash flood, move immediately to higher ground. Do not wait for instructions to move.
- Be aware of stream, drainage channels, canyons and other areas known to flood suddenly. Flash floods can occur in these areas with or without typical warnings such as rain clouds or heavy rain.

#### 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.
- If you have to leave your home, remember these evacuation tips:
  1. Do not walk through moving water. Six inches of moving water can make you fall. If you have to walk in water, walk where the water is not moving. Use a stick to check the firmness of the ground in front of you.
  2. Do not drive into flooded areas. If floodwaters rise around your car, abandon the car and move to higher ground, where water is not moving and not more than a few inches deep. If your vehicle is trapped in rapidly moving water, stay in the vehicle. If the water is rising inside the vehicle, seek refuge on the roof.
  3. Do not camp or park your vehicle along streams, rivers or creeks, particularly during threatening conditions.

### AFTER A FLOOD

#### After the Flood Basics:

- Listen to First Responders / radio / TV for information. If suggested to do so, proceed to a Reception Centre (location will be announced)

There are some steps you should take if your home has suffered flood damage:

- Beware of structural damage before re-entering your home as well as other hazards within your home.
- Have your policy number, a list of damaged or lost items, along with photos of damaged property ready to file your flood insurance claim with your agent.
- Ensure you take the proper steps to clean up flood damage.

#### Beware of Hazards

- Check for structural damage before re-entering your home. Contact the appropriate professionals immediately if you suspect damage to water, gas, electric, and sewer lines.
- Throw away food that has come in contact with floodwaters. Boil water until authorities declare the water supply safe to drink.

#### File your Flood Insurance Claim

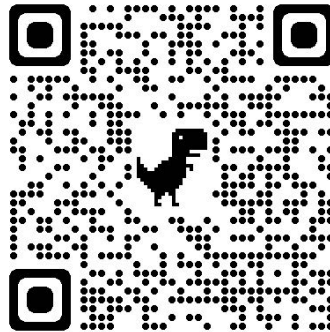
- Call the insurance agent who handles your flood insurance to file a claim. Have the following information with you when you place your call:
  1. The name of your insurance company (your agent may write policies for more than one company);
  2. Your policy number; and
  3. A telephone number/email address where you can be reached.
- Take photos of any water in the house and damaged personal property. If necessary, place these items outside the home. Your adjuster will need evidence of the damage and damaged items (e.g., cut swatches from carpeting) to prepare your repair estimate.
- Make a list of damaged or lost items and include their age and value where possible. If possible, supply receipts for those lost items to the adjuster. Officials may require disposal of damaged items. If so, keep a swatch or other sample of the items for the adjuster.

## CLEAN-UP AND RECOVERY

- Prevent mold and remove wet contents immediately. Wet carpeting, furniture, bedding, and any other items holding moisture or water inside the building can develop mold within 24 to 48 hours.
- If an item has been wet for less than 48 hours, help control mold growth by cleaning with a phenolic or pine-oil cleaner (non-ammonia detergent, soap or commercial cleaner) and disinfecting with a 10 percent bleach solution (1-1/2 cups of bleach in a gallon of water). Items should then be completely dried and monitored for several days for any fungal growth and odors. If any mold develops, throw the item away.
- Thoroughly dry out the building's interior. Portable dehumidifiers are useful, and rental costs may be covered under your flood policy. An air conditioner can also be used to start the drying-out process.
- If the walls are damaged, take photographs of the baseboard. Then remove the baseboard. Knock small holes at floor level in the drywall, between the wall studs. This will permit moisture trapped behind the drywall to seep out and start drying.
- Have your furnace checked for damage. Your water heater may work, but if the floodwater covered part or the entire tank, the insulation between the walls may be damaged. Obtain an estimate to replace the damaged furnace and water heater.
- Contact your City's Building Permits department to get more information on local building requirements before repairing your building.
- Do not approach wild animals that take refuge in your home. Wild animals often seek refuge from floodwaters on upper levels of homes and have been known to remain after water recedes. Call your local animal control office or wildlife resource office to handle the situation.

The likelihood that you and your family will recover from an emergency tomorrow often depends on the planning and preparation done today. While each person's abilities and needs are unique, every individual can take steps to prepare for all kinds of emergencies from fires and floods to earthquakes. By evaluating your own personal needs and making an emergency plan that fits those needs, you and your loved ones can be better prepared.

## Get Ready Now



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## ABBOTSFORD EMERGENCY PROGRAM

# Preparing for a Flood



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