

FLOOD MITIGATION FOR YOUR BUSINESS

Flood damage claims have risen dramatically over the last number of years and the costs associated with them as well. Spring is a particular bad time for flooding and water damage to businesses as snowmelt runoff is the most common cause of flooding in Canada.

Preparation Tips

- Move any equipment out of basement areas.
- Electrical equipment should be elevated or relocated to a location less likely to be flooded.
- Interior flood walls could be built around utilities.
- Ensure electronic information and records are backed up and stored at a safe off-site location.
- Remove all hazardous materials to prevent the risk of pollution of floodwaters.
- Check with municipality/city administration to see whether a permanent berm or dike could be built up around the property. This would include an opening and in the event of a flood being imminent this opening could be closed off to stop the floodwaters from reaching the building.
- Businesses should make arrangements/contract with a flood mitigation company to attend the location in the event of a possible flood and either sandbag the area around the building or use some other form to stop the waters ex. Tiger Dams.
- Install water sensors in the lowest area of the building (basement / main floor) and connect to the alarm system to give early warning of water problems.
- All stock should be raised off the ground, especially in basements.
- Ensure that the parking lot and grounds all slope away from the building.
- Clear sewer drain lines to ensure water from weeping tiles can drain away.
- Install a sewer backflow valve, if not equipped, and check to ensure it is operating.
- Install a pit and sump pump, if not equipped, and check to ensure it is working.
- Keep materials like sandbags, plastic sheets, plywood and lumber handy for emergency waterproofing.
- Ensure that your Emergency Response Plan is up-to-date.

Need to Make a Claim? We're here for you.

Our dedicated teams are ready to assist you. If you have a question about your policy or need to submit a claim, please contact us at info@westernfg.ca or toll-free at 1-866-245-2779 during regular business hours.

Emergency Claims Service is also available to provide support for after-hours emergency situations. Our on-call claims team can be reached by calling 1-877-599-7299.