



FLOOD PREPARATION

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Property & Equipment

Flood damage is one of the most common weather-related claims in Canada. Whether it is the spring melt or a severe storm, floods can happen anywhere and at any time of the year. While water damage to your building or structures is the biggest concern, there are other complications that can impact a business: stock damage, shutdown orders, and loss of power.

Planning and preparing can make a big difference in keeping your business safe during a flooding event and reopening afterwards. Our Risk Management team has put together a helpful guide to help you feel confident during a potential flooding event. Here are a few ways you can plan ahead to keep your business safe.

PROPERTY

Preparing for a potential flooding event begins with making adjustments to your property and performing regular maintenance. Flood water is often very contaminated and can quickly enter to soak building materials, equipment, and inventory. Here are a couple of things you can complete around your business to get it ready for a potential flooding event.



Check to make sure that your sump pump is operating correctly, and install backwater valves to prevent sewer backups.



If possible, invest in a backup generator or alternative power source to keep your sump pump and other equipment operating.



Clear any debris from gutters and roof drain pipes to avoid an accumulation of water around your business.



If located in a flood-prone area, it is helpful to have extra building materials on hand such as plywood, plastic sheeting and sandbags.



Chemical products should be to higher elevations and stored in water-tight containers if possible and safe to do so.



Seal entry points (windows, doors, vents) to prevent water entering. Use a combination of plastic sheeting and sandbags if necessary.



Make sure your property is correctly graded so water drains away from the exterior of your buildings.



Ensure electronic business information and records are backed up and stored at a safe off-site location.



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Emergency Response Plan

Emergency situations, such as floods, can be chaotic and fast-moving. Having a detailed emergency response plan can help you and your employees feel confident in an emergency.

DEVELOP AND PRACTICE YOUR EVACUATION PLAN

Create a floor plan of your business that outlines the locations of all exits and fire extinguisher locations. Your evacuation plan should have outlined exit routes to designated safe areas. Safe areas should be easily accessible by emergency services and well-lit. Your evacuation plan should be practiced regularly throughout the year and posted in the building. Depending on the amount of employees at your business, it may be helpful to assign evacuation officers or wardens.

CONNECT WITH YOUR LOCAL EMERGENCY SERVICES

Provide your local fire department with information regarding your building, including layout, emergency response plan and alarm/fire protection systems. It is also helpful to sign up for emergency alerts with your local fire department, municipality or province, if available.

PLAN TO MOVE YOUR VEHICLES AND EQUIPMENT

Include a plan to move any vehicles, machinery and/or equipment to an off-site location away from the flood danger. It is important to check in with your Account Executive and review your insurance policy to confirm coverage while your equipment is off-site.

WILDFIRE PREPARATION

We Are Here For You

Emergency situations are stressful, but we believe your insurance shouldn't be. Whether you need to update a policy or make a claim, our teams are here to handle your insurance needs so that you can focus on you and your employees' safety.

UPDATING YOUR INSURANCE POLICY

Preparing your insurance policy is just as important as preparing your property; our team is here to help. It is important to let us know if you have made any changes that might impact your coverage level. If you have made major changes to your business or large purchases since your renewal, contact us so we can ensure you have the proper level of coverage.

CLAIMS SUPPORT

Our dedicated teams are ready to assist you should you have to make a claim. 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. If you have an emergency claim outside of our regular operating hours, please call 1-877-599-7299.

