

Flood preparedness checklist



Putting a clear, actionable flood emergency response plan in place before a flood event can help your organization minimize damage to people and property — and recover as quickly as possible.

Damage from recent flooding events, which have increased in frequency and severity, underscores the importance of gathering support documentation for physical damage and time element claims, often prior to gaining access to damaged or affected locations.

The checklist on the following pages is meant as a starting point for the types of issues that your organization should be preparing for in advance of possible flooding in order to mitigate risk from both a damage control and a claims perspective. Please note that the following checklist is not all-inclusive and that following this checklist does not guarantee any result, including the outcome of any potential claim.

Task	Not started	In progress	Complete
Understanding flood exposure and insurance coverage			
Evaluate your physical and operational exposure to flood losses			
Identify locations — your own, your customers', and your suppliers' — that might be exposed to flood risk.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine what physical assets are at risk.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify potential service interruption issues and impacts.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Consider potential impacts from damage to infrastructure and transportation networks.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assess the potential contingent time element exposures for your business even if it may not be physically exposed to flood damage.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review your property insurance policy			
Review the asset values in your policies and how they might impact recovery and deductibles.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Understand the extent of policy limit(s) and sub-limits(s).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Examine business interruption/time element (direct and contingent) coverage details.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Not started	In progress	Complete
Review policy deductibles and loss-reporting requirements as they can be complex for flood losses and to avoid confusion and surprises.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ascertain if there are any coinsurance or occurrence limit of liability provisions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Understand any restrictions on timing and location of rebuilding.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Understand how code requirements are addressed in the policy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Be aware of and ready to meet all time-sensitive provisions in your policy, including requirements on filing proof of loss and suit against insurers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evaluate your claims preparation and management protocols			
Ensure that all claims team members are identified in advance and are prepared to respond. This includes your advocates, accounting, and engineering experts, as well as designated insurer representatives and experts.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Meet with insurers to set claims management protocols, and confirm who will represent insurers and your organization in the adjustment of claims. Be prepared to meet with all parties to establish claims and communications guidelines immediately after an event.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review and update procedures and responsibilities for gathering and processing claims information. This should include identifying outside resources needed for claims preparation and recovery.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine if your asset values are current and update them as needed for accurate recovery of potential claims involving property damage, business interruption, and other coverage areas.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Secure and duplicate vital financial records — paper-based and digital — at a water- and wind-protected site.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Maintain detailed tracking of all documentation requests — what was requested, who requested it, who is responsible to respond, and when and to whom the information was sent.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Physical flood protection planning			
Evaluate property loss control and property security.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review your flood emergency response plan for mitigating property damage before a flood event and for recovery when it is over.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evaluate buildings' and critical equipment's exposure to flood hazards.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ensure that flood-monitoring systems are operating effectively to enable sufficient time for an organized shutdown.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verify that battery-operated equipment and other supplies needed to maintain property integrity and security are available and operational.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify security resources — fencing, barriers, additional labor — that may be needed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify and update phone lists of roofing, electrical, and restoration contractors.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Check walls, carpets, floor tiles, motors, control panels and circuit breakers, telephone switching rooms, computer server rooms, compressors, transformers, production equipment, full or empty tanks and drums, vehicles, basement areas, and more.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine what can be relocated and where, including off site. For example, you may decide to relocate all basement and ground-level inventory to higher stories before the flood.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine what cannot be moved, but still needs protection, such as motors and electrical panels.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine how best to protect various items; for example, with rust proofing compounds or sealing in plastic.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Identify and install necessary materials and equipment

Determine which types of flood protection will be used for every point of water infiltration, outside and inside buildings, including sandbags, flood barriers, plastic tarps, and rust-proofing compounds, and ensure adequate numbers of employees will be available for their deployment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Keep instructions at hand for deployment and maintenance of flood protection equipment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine where flood protection equipment will be stored.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Inventory rust-proofing compounds in stock before flood season and ensure enough is on hand.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine where and how plastic sheeting and tarps will be used as they may be difficult to obtain during and after a flood.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investigate alternate flood protection methods, including newer perimeter barriers that take less time to set up and can be more easily stored than sand and bags.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine how long it will take to set up perimeter barriers, plug floor drains and toilets, move inventory, seal doors and windows, and conduct other work. This is critical as quick-rising floodwaters can lay waste to sandbag or perimeter barrier installations that are not installed early enough.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If using perimeter barriers filled with water, discuss with local officials beforehand your ability to access city hydrants as water sources.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assemble or procure personal protective equipment — including boots, waders, and gloves — for property management/in-house maintenance staff.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Modify building elements and test flood protection equipment

Consider permanently relocating important equipment — for example, high-value electronics, computer servers, telephone equipment, and electrical panels — from basements or below expected flood levels to higher floors or above the flood line.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If equipment cannot be relocated above expected flood levels, consider providing flood protection for equipment, or sealing the entire building envelope if feasible.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Install permanent flood barriers around susceptible outdoor equipment that cannot be moved, such as transformers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Secure tanks and relocate storage drums that could float away.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Consider installing an electrical connection so that a temporary generator can be quickly connected to the building's emergency power system. This can back up emergency generators that are located in basement areas susceptible to flooding and maintain emergency power to life safety systems, including electric fire pumps.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ensure exterior catch basins and roof drains are maintained free of obstructions at all times.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ensure sump pumps are operational.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ensure storm water cleanout covers located within the building interior are securely fastened. These covers can break loose when a pipe is surcharged with water.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Be aware of flat exterior areas with poor drainage where rainwater may accumulate and enter a building; for example, lower-level doors, windows, stairwells, and parking garage ramps.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Install backflow preventers externally on building storm/sewer outlets, if possible and subject to local by-laws.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Human element flood planning

Monitor flood and weather warnings

Determine the availability of reliable national and local flood forecasting systems to warn of potential flooding. Many cities and local governmental authorities have websites or apps providing flood-warning updates.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine the triggers for your flood emergency response plan. Do not rely on flood predictions being exact — they are estimates only and can underestimate magnitude.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Evaluate business continuity, emergency response, and crisis management plans

Review and update business continuity plans based on potential impacts inside and outside the flood zone.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verify suppliers' business continuity plans.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evaluate possible impacts on employees, customers, and vendors.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Monitor local, county, state, and federal response agency announcements.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contact local government agencies and emergency services to establish tiered and coordinated response procedures.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Discuss with other local businesses possible recovery coordination efforts post-flood.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assess crisis management procedures and tiered response actions that elevate as impacts and disruptions become more severe.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Develop tailored messaging and communications for employees, customers, and suppliers regarding flooding policies and procedures.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Coordinate your team

Determine when the flood emergency response plan should be activated.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Clearly establish timelines and who has authority to take certain steps, including when to activate the plan; when to relocate inventory and equipment; when to install protective measures, such as flood doors, sandbags, and coverings; and when to initiate cleanup and recovery.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Establish which employees will most likely be able to respond to help with flood mitigation efforts, considering potential issues such as whether their homes are likely to be flooded.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Document names, phone numbers, and availability of employees. Determine which employees will be helping to erect flood barriers, no matter the time of day.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Plan for employee safety

Review and update employee evacuation and notification plans, including employee home and emergency contact lists.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Develop a communications strategy for employees at all levels of the organization.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stress test communications procedures and systems.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ensure all employees are aware of emergency policies and procedures.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Arrange for employees to work remotely when necessary.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Establish procedures to account for employees and to disseminate information.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review human resource related issues, including skills inventories, leaves of absences, and potential payments to injured, homeless, or evacuated staff.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Not started In progress Complete

Coordinate contractors/vendors

Establish contracts with sand suppliers that are capable of delivering when needed. Alternately, if space is available, keep needed quantities of sand on site.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Establish contracts with third-party remediation and restoration service providers for such equipment as large fans.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine availability of pumps for removing water from flooded areas and establish contracts with vendors for both during and after the flood.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List employee electricians and technicians, or electrical contractors and other contracting technicians, in the plan with company names and phone numbers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List utilities companies to assist with shutting off electricity and natural gas.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine which contractors will be available prior to, during, and after the flood.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Meeting your flood preparation and response needs

For more help with flood planning, response, and recovery issues, engage your Marsh Client Executive, who will connect you to the appropriate consulting and claims resources. You can also visit the Flood Resource Center for additional information.

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