CELEBRATING 100 YEARS
INSURANCE
An IMA Company

Restoring Your Business After A Flood

After a flood, the urgency to restore normalcy can often overshadow critical safety considerations. Implementing safety measures before beginning cleanup is paramount, particularly in addressing electrical hazards. For example, floodwaters can compromise electrical systems, posing significant risks of electrocution and fire. By prioritizing safety, individuals can effectively mitigate risks, allowing for a more secure and efficient recovery process in the aftermath of flooding. Here are a few safety tips to consider before restoring your business. In addition, please refer to this link provided by Pinellas County:

[Pinellas Update: Post-storm warnings and recovery tips - Pinellas County.]

Risk Insights

Provided by Wallace Welch & Willingham

Restoring Your Business After a Flood

Floods can be miserable ordeals, even with extensive preparation. They can spring up with little to no warning and saddle you with the responsibility of a lengthy, expensive restoration period. Your business could be underwater in a flash, and you could be faced with mounting repair bills and extended interruption to your business.

But floods can also be regenerative. Large-scale damage to your business is an opportunity to rebuild and minimize potential damage and disruption that could be caused by future floods. If your business has sustained flood damage, do not panic. Think of it as a chance to fortify your business against future flood damage rather than nothing but a ruinous misfortune.

Cleaning Up After a Flood

Once floodwaters start to recede, you may want to immediately get your hands dirty and start the cleanup effort. Fight that urge. Never re-enter premises until you are absolutely sure they are safe. Floods leave multiple hazards in their wake, such as exposed wires, weakened buildings and contaminated water. Your first priority should be the safety of yourself, your employees and anyone else who might enter or pass near your business.

Local insurers often visit flood-damaged premises and offer guidance after floodwaters start to retreat. Until then, use extreme caution when visiting your business. Before entering your flood-damaged building:

- Notify your insurer. Take pictures of contents and damage for your insurer—the more the better—but only if it is safe to do so.
- Turn off your building's gas and electricity, and any fuel taps. Never touch sources of electricity when standing in floodwater.
- Check for structural damage before entering the building. Do not enter if there is any chance it may collapse.
- Assume that all water-damaged structures are unstable until proven otherwise.
- Treat all stairs, floors, roofs and overhangs as unsafe until they are inspected.

Your insurer will send a loss adjuster and other specialists to assess your business' damage. After ensuring that your property is stable, it is time to get dirty. When beginning cleanup efforts, follow this guidance.

- Ensure you and your employees follow every health and safety precaution, such as wearing boots, rubber gloves

INSURANCE

This Risk Insights is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel or an insurance professional for appropriate advice. © 2020 Zywave, Inc. All rights reserved.

Floods can be miserable ordeals, but rebuilding afterwards can provide an opportunity to minimize potential damage and disruption that could be caused by future floods. This article explains further.

[Read more...]