6 ways to prepare your business for a flood.



Natural disasters like floods can strike at any time. If you're a business owner, and especially a small business owner, a flood can leave you feeling underwater in more ways than one—from lost assets and time, building damage and more. But with the right preparation and protection, you'll be better equipped to stay afloat.

Discover six steps for how to prepare your business for a flood.

1. **Check your business location on a flood map.** The Federal Emergency Management Agency (FEMA) regularly updates maps that show areas at higher risk of flooding based on topography. Check your business location on FEMA's flood map to learn about the area's flood risk.

2. **Conduct risk analysis.** Evaluate your building's risks and back them up with action. If your electrical equipment is close to the ground, you may want to hire a certified electrician to raise your building's electrical components like outlets, switches, sockets, circuit breakers and wiring to reduce the risk of electric shock. Also check your building's windows and drainage system to ensure they are properly sealed. By taking inventory and fixing these areas before a flood happens, damage to your building can be mitigated.

3. **Create a disaster plan.** If a flood trips your power or damages vital equipment, do you have a disaster plan in place? Having alternate sources (like a generator or air conditioning unit) ready to go can reduce recovery time and lost income. Challenge yourself and your employees to evaluate critical equipment and business functions now, so recovery will feel less stressful.

4. **Train employees.** Just like you do for tornado and fire safety, familiarize your employees on how to

respond during a flood. Floods are the most common natural disaster in the United States. Determine and practice evacuation routes, shelter plans and a flash flood response.

5. **Protect your business's critical information.** Store a separate copy of important documents and inventory in the cloud, high off the ground or in a separate location in case water reaches the original files.

6. **Consider commercial flood insurance.** FEMA reports, "Almost 40% of small businesses never reopen their doors following a disaster because just a few inches of water can cause tens of thousands of dollars in damage." Flood insurance from the National Flood Insurance Program (NFIP) can be added to your commercial property insurance. Your insurance agent can review coverages with you to help reduce the financial impacts of flooding so your business can recover quicker.

Businesses and floods don't mix. Talk to an agent today about your commercial property insurance, so you're better protected for whatever comes next.