



# PROTECT YOUR BUSINESS

Flooding is the most common and costly natural disaster in the United States. Unfortunately, businesses are not immune to the destruction caused by major storms and flood events. Challenges for business owners affected by flooding are vast. You must not only prepare your staff to safely respond to a flood emergency, but also ensure that your facility and product inventory are secure in order to rebuild and reopen once the storm has passed.

Preparing before, during, and after a flood is vital for a business. Use this checklist to protect your business and staff.

- Review your current insurance policies to see if coverage is provided for flood damage to the building and its contents. Contents coverage typically is optional, so be sure to purchase flood insurance to cover your contents.
- If you have a building lease, review it to see if the building's flood insurance policy covers structural elements in your space. Most commercial insurance does not cover flood damage.
- Review equipment lease and rental agreements to determine if you are responsible for flood damage.
- Ensure that important business files are backed up on a server away from your building so they aren't lost if electronics and paper files are destroyed by water.
- Keep detailed records of all items in the building, including serial numbers, costs, and dates of purchase. Store those records on a remote server or in another place you can access after a flood to aid in the claims process.
- Visit [Ready.gov/business/implementation/crisis](https://www.ready.gov/business/implementation/crisis) to establish a disaster procedure and emergency communications plan to share with your employees.
- Create a contact card small enough to put in a wallet with important names and numbers to use in case of an emergency. Set up a phone or text message tree.
- To know your region and learn more about flood-related disasters most likely to affect your business, use the Flood Risk Scenarios at [FloodSmart.gov/floodsmart/pages/flooding\\_flood\\_risks/flood\\_scenarios.jsp](https://www.floodsmart.gov/floodsmart/pages/flooding_flood_risks/flood_scenarios.jsp).
- Use the Agent Locator to find an agent who sells flood insurance in your area at [FloodSmart.gov/floodsmart/pages/choose\\_your\\_policy/agent\\_locator.jsp](https://www.floodsmart.gov/floodsmart/pages/choose_your_policy/agent_locator.jsp).
- Visit [FloodSmart.gov/floodsmart/pages/partner/spread\\_the\\_word.jsp](https://www.floodsmart.gov/floodsmart/pages/partner/spread_the_word.jsp) to spread the word and share this checklist on your social networks.
- Tune in to local media and community messaging about potential disasters.
- Visit [FloodSmart.gov](https://www.floodsmart.gov) for more resources and information.



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