

Flood safety: before, during and after

Extreme weather has caused more water damage in recent years. Protect your home and family before, during and after a flood.

Before: prevent



Plan ahead:

- Inventory your belongings using photos or videos.
- Create an emergency plan with a designated meeting place.
- Pack a 72-hour emergency survival kit.



Maintain your home:

- Clean drains, eavestroughs, downspouts, catch basins and gutters.
- Check the grading and extend downspouts away from the foundation.
- Seal cracks on all walls.
- If you have a sump pump, make sure you have an automatic secondary backup.
- Don't dispose of fats, oil, grease or other objects in your sinks or toilets.

During: protect



Protect your home:

- Shut off electrical, furnace, gas and water, and disconnect appliances if safe to do so.
- Steer clear of floodwaters.
- Move to higher ground.
- Move valuables from the basement to upper floors.
- Raise large appliances up on wood or cement blocks. If items can't be raised, consider anchoring them and protecting them with a floodwall or shield.



Stay calm and listen for:

- Evacuation, boil-water or other advisories from emergency authorities.

After: persevere



Before you go home, ensure you have:

- Safe drinking water.
- A working bathroom and sewer system.
- Clearance from all utility providers such as electricity and natural gas.
- A safe structure: check for buckled walls, damaged floors, broken glass and debris.



Once home, reduce damage:

- Remove pooled water and damaged materials.
- Look for signs of mould contamination within the first 24 – 48 hours.
- Clean, disinfect and dry every flood-contaminated room.
- Keep fans running.



Report the damage:

- Take pictures or video of the damage.
- Report the damage to your insurance provider and local municipality.
- When cleared by your insurer, dispose of your flood-damaged items according to local regulations.

Your home holds everyone and everything you love and value most. We can help you protect it.

To learn about a Co-operators Group Auto* and Home insurance program for your employees or members, visit cooperatorsgroupinsurance.ca.

