

Flash Flooding: Spring Into Action

Flash flooding and similar, sudden weather disasters can plague West Virginia any time of year; therefore, it is important to consider and plan for weather-related events during the Spring (and Summer) as well. As experienced during the Winter 2021 floods that inundated many WV counties, flash flooding can be cause for evacuations and interruption of business on both residential and professional levels.

Taking certain life-saving precautions and planning in advance for weather-related events and disasters can mitigate losses and improve safety if you spring into action now!

Life Safety

By definition, flash flooding is a sudden local flood, typically due to heavy rain. Flooding, or a temporary overflow of water onto land that is normally dry, is the most common natural disaster in the United States. The Federal Emergency Management Agency (FEMA) recommends every family have an emergency plan in place in the event of a natural disaster or other catastrophic event. This includes flash flooding. Make a plan for your household (and for your place of work) so that you and your family (and co-workers) know exactly what to do, where to go or meet, and what provisions you will need to have in place in order to protect yourselves from flooding.

This is a great time of year to review your plan with both family members and colleagues at the office. Consider maintaining an emergency preparedness kit at your home, as well as in your car, worksite or place of business. Many individuals may overlook the workplace despite spending, on average, 40 hours per week in these environments. This could also include maintaining some form of emergency provisions in your work vehicle if you find yourself traveling a lot in the line and scope of employment, as many skilled and technical workers in our state do.

Being prepared ahead of time means having your own food, water and other supplies to last for several days—up to three days is ideal. An emergency preparedness kit is a collection of basic household items and provisions you may need in the event of an emergency or disaster. An example and good starting point on how individuals can build an emergency preparedness kit can be found online at [Ready.gov](https://www.ready.gov).

Also, signing up for emergency notification alerts is a good way to stay informed when officials make emergency notifications for public safety. For example, Kanawha County Emergency Management Services has developed an app called [KC Ready](#) that alerts the public of critical life-saving information, such as notices of rising water. Also, since many flood-related fatalities involve vehicles, it is important to communicate to your family and co-workers the dangers associated with driving vehicles into high water. On average, as little as six inches of water can make a driver lose control of a vehicle, and many vehicles will float in a foot of water. Two feet of water can wash most vehicles away.

Business Operations

The State Board of Risk and Insurance Management (BRIM) has created a Severe Weather Mitigation Preparedness Guide for its insureds with exposure to flooding that can assist organizations in developing

their business contingency plans. BRIM's guide can be read in its entirety by going to <https://brim.wv.gov/> or by following this [link](#). An entire section is dedicated to heavy rain/flooding. Some key highlights from this section include the following:

- Identifying properties that have exposure to flooding;
- Knowledge of local community emergency plans and emergency management officials;
- Being prepared to turn/shut off major utilities to facilities;
- Plans to move valuables (automobiles, expensive equipment, irreplaceable items); and
- Routine maintenance of drainage systems

A thorough mitigation plan should be tailored specifically to each business location and unique exposures and can not only outline evacuation plans but provide guidelines for when it is safe to return to that specific facility or worksite. It is important to note that many potential hazards could still be present even after flood waters recede. Some hazards to consider, especially for skilled workers in the field, include erosion, debris, electrical shock, displaced animals, mold and more. It is important to consider all mitigation strategies prior to a weather-related events or disasters.

As part of their planning process, businesses may want obtain flood insurance or review their commercial or business operations insurance policy to determine if interruption of business coverage is included. If excluded in their policy, business owners may want to consider interruption of business coverage given the rising number of natural disasters experienced throughout the country in recent years.

Many standard business insurance policies cover only loss or damage to tangible items—business equipment, inventory, warehouse/office/store—not lost profits if a business cannot operate. However, many insurance policies include interruption of business provisions which can be added as an endorsement if not included already.

Take Action Now

The key takeaway is that now is the time to take action before weather-related event occur. This spring and summer is a great opportunity to make plans for your household and/or workplace if you have not already done so. And if you have, it may be worth considering a review of your safety plans in order to make sure nothing has changed or needs to be updated. Also, businesses can utilize this time to educate or remind employees exactly what is the protocol for flash flooding, or other weather-related events, at the workplace or worksite(s).

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Sources:

www.Ready.gov

www.KCready.org

www.fema.gov

www.investopedia.com

<https://brim.wv.gov/>