Arch | Insurance

Flood Checklist

Flooding is a common natural hazard that can affect any location, even those not located in a mapped flood zone. This can result in damage to buildings, contents, and outdoor storage, as well as prolonged disruption to business operations. Flood impacts may occur not only from direct water intrusion but also from damage to surrounding infrastructure that restricts site access and utilities.

Flood events can result from heavy rainfall, surface water accumulation, overflow of nearby water bodies, rising groundwater, sewer backup, or blocked drainage systems. While flood risk is higher in low lying areas or near watercourses, localized flooding can occur at any site when drainage capacity is exceeded.

To support effective flood preparedness and response, Arch Insurance Risk Engineers (AIRE) have developed this checklist to help organizations identify flood exposures and implement practical actions before, during, and after a flood event. This checklist should be applied with consideration of site-specific conditions and operations.

Completed By:	Date:

Section	Compliance Item	Yes	No	N/A
Pre-Flood Planning	Assess flood exposure using local and national resources, considering nearby water bodies, drainage paths, historical flood events, and floodplain mapping	☐	☐	☐
	Identify areas where surface water runoff can accumulate on site	☐	☐	☐
	Identify basements or low lying areas containing critical equipment, utilities, stock, or records	☐	☐	☐
	Identify at, or below-grade flood water entry points to building areas identified above	☐	☐	☐
	Identify access roads susceptible to flooding that may affect ingress/egress	☐	☐	☐
	Identify storage locations for sandbags or temporary flood protection materials	☐	☐	☐
	Develop documented and site specific flood emergency plan addressing site specific exposure(s)	☐	☐	☐
	Identify applicable flood loss elevation reference (e.g., 100-year flood level, local regulatory flood elevation, or site-specific historical benchmark) and compare against finished floor levels, entry points, and critical equipment elevations	☐	☐	☐
	Assign flood emergency roles and responsibilities	☐	☐	☐

Function	Typical Responsibilities
Owner / Site Leadership	Overall flood preparedness oversight, resource allocation, business continuity decisions
Facilities / Maintenance	Drainage, utilities, pumps, flood barriers, building shutdown and restoration
EHS	Flood emergency procedures, training, PPE, environmental and safety controls
IT	Data backup, protection and recovery of servers, communication systems, and networks

Note: Roles may vary based on site size and organization

Section	Compliance Item	Yes	No	N/A
Pre-Flood Planning (Continued)	Train relevant personnel on flood emergency procedures, and perform practice flood drills of roles and procedures outlined in the flood emergency response plan (at least annually)	☐	☐	☐
	Maintain a list of key emergency contacts, contractors, and salvage vendors	☐	☐	☐
	Establish business continuity and recovery procedures to be executed following a flood event	☐	☐	☐
	Review and update the flood emergency plan at least annually	☐	☐	☐
	Participate in a local flood warning system where available, or assign responsibility including after hours monitoring	☐	☐	☐
Utilities, Electrical & Equipment Controls	Identify flood vulnerable utilities and equipment (electrical panels, MCCs, transformers, HVAC, pumps)	☐	☐	☐
	Where possible, elevate or relocate critical electrical and process control equipment above anticipated flood levels.	☐	☐	☐
	Verify locations of main electrical, gas, and utility shutoff points	☐	☐	☐
	Ensure emergency power is available for critical stormwater or sump pumps, where applicable	☐	☐	☐
	Locate generators, fuel supplies, and emergency power equipment above expected flood levels	☐	☐	☐
	Inspect and test basement sump pumps and stormwater pumps	☐	☐	☐
Stormwater & Drainage Controls	Inspect and clean floor drains, yard drains, catch basins, and stormwater inlets	☐	☐	☐
	Identify presence of interior drain check valves, to ensure drains do not become entry points	☐	☐	☐
	Ensure grates, trash racks, and drain covers are in place and free of debris	☐	☐	☐
	Inspect culverts, ditches, and drainage paths regularly for blockage	☐	☐	☐
Chemical, Tank & Environmental Controls	Identify chemicals that may react with water or with each other during flooding	☐	☐	☐
	Relocate, isolate, or secure reactive or hazardous materials prior to flooding	☐	☐	☐
	Secure outdoor tanks, drums, and containers to prevent floating or displacement	☐	☐	☐
	Verify integrity of secondary containment for outdoor storage	☐	☐	☐
	Fill empty tanks with water or product, where appropriate, to prevent flotation (where permitted by regulation and operations)	☐	☐	☐
Records, IT & Data Protection	Identify critical paper records, archives, and electronic data storage areas vulnerable to flooding	☐	☐	☐
	Verify critical data is backed up off-site or to secure cloud-based systems	☐	☐	☐
	Locate and protect server rooms, communication equipment, and network infrastructure from flood exposure	☐	☐	☐
	Elevate or relocate critical IT equipment above anticipated flood levels, where feasible	☐	☐	☐

Section	Compliance Item	Yes	No	N/A
Operational Shutdown (If Flooding Is Imminent)	Identify locations suitable for temporary or permanent flood protection (flood barriers, shields, flood doors)	☐	☐	☐
	Identify wall penetrations, doorways, or openings susceptible to floodwater entry	☐	☐	☐
	Verify sewer and floor drain backflow prevention devices are functional, where applicable	☐	☐	☐
	Deploy sandbags or temporary flood protection materials (if present and applicable)	☐	☐	☐
	Safely shut down production processes and equipment per established procedures	☐	☐	☐
	Shut off flammable and combustible liquid and gas lines at their source	☐	☐	☐
	Shut down building electrical power where floodwater threatens equipment *Note: Electric motor driven fire pumps should remain in service*	☐	☐	☐
	Enforce no smoking and no hot work rules during flood threat	☐	☐	☐
During a Flood	Allow emergency response personnel to remain on site only if conditions are safe	☐	☐	☐
	Continuously monitor floodwater levels in buildings and critical areas	☐	☐	☐
	Monitor utility status (power, water, gas, communications)	☐	☐	☐
	Maintain communication with site management and local authorities	☐	☐	☐
	Restrict access to flooded or unsafe areas	☐	☐	☐
After a Flood – Initial Actions	Secure the site to prevent unauthorized access	☐	☐	☐
	Conduct an initial damage assessment when safe to do so	☐	☐	☐
	Identify structural damage, undermining, or foundation issues	☐	☐	☐
	Verify fire protection systems are in service (see below)	☐	☐	☐
	Notify insurance carrier and broker as soon as practical following a flood event	☐	☐	☐
	Document flood levels, damage, and response actions using photographs and written records	☐	☐	☐
	Preserve damaged equipment and materials for investigation, where safe and practical	☐	☐	☐
	Inspect utilities (electricity, gas, water, HVAC, compressed air, steam)	☐	☐	☐
	Inspect production and process equipment exposed to floodwater	☐	☐	☐
	Restrict entry into flooded areas until hazards (electrical, structural, contamination) are evaluated	☐	☐	☐
	Treat floodwater as potentially contaminated and require appropriate PPE during response and cleanup	☐	☐	☐

Section	Compliance Item	Yes	No	N/A
Fire Protection & Impairment Controls	Inspect fire protection systems for damage or loss of functionality	☐	☐	☐
	Isolate damaged sections while maintaining maximum fire protection in service	☐	☐	☐
	Follow impairment procedures if systems are out of service	☐	☐	☐
	Restore fire protection systems before resuming normal operations	☐	☐	☐
Salvage, Dry Out & Recovery	Relocate flood damaged stock and equipment to dry areas	☐	☐	☐
	Prioritize drying and restoration of critical or high value equipment	☐	☐	☐
	Remove standing water and dehumidify affected areas	☐	☐	☐
	Monitor humidity levels in areas with sensitive equipment	☐	☐	☐
	Inspect and repair electrical systems before re energizing	☐	☐	☐
	Clear debris from floor drains, yard drains, and drainage systems	☐	☐	☐
Post-Event Review	Review effectiveness of the flood emergency plan	☐	☐	☐
	Document lessons learned and identified gaps	☐	☐	☐
	Update flood procedures based on observed performance	☐	☐	☐

Explain all “No” responses and actions taken:

For more information, visit www.archinsurance.com/aire or contact us at aire@archinsurance.com.

Checklists authored by Arch Insurance Risk Engineers are practical tools designed to help clients evaluate their own hazards and existing controls. Rooted in comprehensive risk assessment, hazard identification, and industry standards, these checklists guide organizations through a structured self-review of key exposures that can lead to property damage, injuries, or business interruption. By promoting awareness and informed action, AIRE Checklists support proactive risk management and continuous improvement. Checklists are for informational purposes only.

Reviewed By:	**Date:**