

LOSS PREVENTION BULLETIN

FLOOD HAZARD



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- ❖ India is highly exposed to floods. More than 40 mha geographical area is flood affected. Floods are a repeated phenomenon which cause huge loss of lives and damage to livelihood systems, property, infrastructure and public services.
- ❖ It is a cause for concern that flood related damages show an increasing trend. This can be attributed to many reasons including a steep increase in population, rapid urbanization growing developmental and economic activities in flood plains coupled with global warming.
- ❖ Water might seem malleable and cooperative, it willing to flow where we direct it. But as human development expands and the climate changes, water is increasingly flooding cities or dropping to unreachable depths below farms, often making life dangerous.
- ❖ Reference image of Assam flood and consecutive landslide situation triggered in May 2022.



You can protect yourself from flood hazards by taking measures to ensure the safety of life and property before, during, and after a flood occurs.

Know your flood



FLOOD ALERT



FLOOD WARNING

Do's & Don'ts during flood incidents – for Factories:

- ❖ Backflow prevention valves should be present or installed before monsoon season where sewer lines and utility points.
- ❖ Floodwall / Flood barrier should be made at area where chances of flood water can be considered to enter the premises.
- ❖ Drainage system or storm pits should be constructed in the premises if area is prone to flood hazard.
- ❖ Flood disaster plan or flood emergency response plan should be made in the premises if surroundings area is prone to flood hazard and made displayed at main gate with emergency routes and process. Emergency flood response plan should be circulated to all the departments and plan should include all the members' details with emergency sheltering in place process and emergency routes to be followed.
- ❖ De - watering pumps can be install in the premises where chances of inundation present.



- ❖ Flood water path can be provided at the boundary wall as primary safety precautions.
- ❖ If premises or nearer area undergone continuous flood situation then Topography survey should be done for the same.
- ❖ RCC platform structure can be built for the for the material storage and in order to protect the factory, especially the machines and equipment. Some machinery and special equipment, delivery and service vehicles needs to be taken to higher grounds.
- ❖ Water damage prevention plan (WDPP) can be considered before the monsoon season on every year. WDPP includes below additional maintenance activities:
 - 1) Identify the uncontrolled water damage exposures
 - 2) Maintenance of drainage system within the premises
 - 3) Maintenance of Backflow preventer valves from incoming waters

- 4) Prepare water damage responder team and necessary action steps
- ❖ Make sure all the toxic and hazardous materials are taken away to higher ground level from the precautions of contamination exposure.
 - ❖ Make sure all the electrical connections are not affected by flood water in the factory from the precautions from electric shock scenario.
 - ❖ In case of emergency electrical shut down, power backup source (Gasoline / Diesel Generators etc.) should be available in the factory and it should be placed in open area as it will release carbon monoxide which prone to health hazard.

Do's & Don'ts during flood incidents - for Human safety and Properties:

- ❖ Do not walk through flowing water or use stick or pole to estimates the depth of water level.
- ❖ Many times we heard that people drown in their cars, so don't drive vehicle near road barriers.
- ❖ Electrocutation is also one of the cause of death during flood situations. So take care of any loose electrical connection on the road.
- ❖ Water damage prevention plan (WDPP) can be prepared for the buildings and residential society which includes below major considerations:
 - 1) Identify Water control valves locations or General layout
 - 2) Emergency procedure for managers or key soc members in case of water logging situations
 - 3) Contact details for authority or contractor in case of water damage.
- ❖ Install "Check Valves" in drain traps to prevent flood water from backing up into the drains of your home.
- ❖ Contact community officials, if they are planning for barriers (protections and floodwalls etc.) to stop floodwater from entering the homes in your area.
- ❖ Seal the walls in your basement with waterproofing compounds to avoid seepage.



- ❖ Only listen to official updates & do not spread rumors.
- ❖ If there is any possibility of a flash flood, move immediately to higher ground level.
- ❖ Be aware of streams, drainage channels and other areas known to flood suddenly. Flash floods can occur in these areas with or without such typical warnings as rain clouds or heavy rain.
- ❖ Do not walk through moving water. Six inches of moving water can make you fall. If you have to walk in water, walk where the water is not moving.



- ❖ Do not stand on bridges over water bodies to view or take selfies.
- ❖ Do Not Attempt to cross rivers, bathe in rivers or other water bodies.
- ❖ Check the news media for instructions and timely updates. Ensure the safety of children, elderly people, bed-ridden patients, pregnant women, nursing mothers, and the differently bled.
- ❖ Ensure the safety of domestic animals. In case of extremely heavy rainfall, wind or floods, do not keep them tethered or locked-up.
- ❖ Keep your vehicle in upland area.
- ❖ Keep all the electrical devices charged as safety from emergency shut down situations.

Sometimes heavy rain also accompanied by storm and therefore please find General precautions for Storm hazard exposure (Before and after):

- ❖ Storm hardening should be considered for buildings / household premises for reducing the potential damages of storm damages. Storm hardening method includes envelope evaluation study (I.e. wall types, roof types, window / doors, exterior drainage system, landscaping scenarios etc.).
- ❖ Window and roof glass are designed to withstand higher wind loads in hurricane prone areas of the country as well.
- ❖ Don't touch the downed power cables or lines, it will injure human body due to electrocution due to leakage current.
- ❖ Use flash light or DC power source instead of candles which may further damage the property.
- ❖ Use wooden boards to prevent damages from splinters and wooden boards or Paper strips should be available in spare from prevention of damages from splinters.
- ❖ In case of gas leakage or suspect leak, turn off the valves and open all the exits / doors of the premises.
- ❖ Check the loose tiles and immediately carry out repairing of doors and windows.

References:

- 1) <https://www.cityofrockledge.org/191>
- 2) <https://ndma.gov.in/Natural-Hazards/Floods>
- 3) <https://en.wikipedia.org/wiki/Floods>

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Incorporation: January 31, 2005

Main objective: Act as composite insurance broker (Life, Non-life & Reinsurance)

Our presence: Vadodara, Ahmedabad, Ankleshwar, Surat, Rajkot, Delhi, Mumbai, Jaipur, Indore, Gift City (Gandhinagar), Bangalore, Chennai and expanding in eastern & Northern regions.

Beacon insurance has a team of qualified MBA'S, Engineer's & Professionals certified from the Insurance Institute of India. The organization is set up to develop core competency in insurance sector. We started our operations in the year 2005. Since then, beacon is effectively managing insurance portfolio of numbers of individuals, small, medium and large corporate.

Professionals with 20 - 30 years' experience in private and public sector blended with young vibrant team have come up together to emerge beacon as a one of the fastest growing insurance broking company.

We also have team of around 35 - 40 engineers from the various fields like Mechanical, Electrical, Electronics & Communication, Civil, Computer engineering & Information and Technology, that added advantage to utilize the technical knowledge.

We have our networks all over India and have in house expertise in all aspects of property, human, liability and other insurance domains. We have strong infrastructure which takes care of all needs of clients for general and life insurance. Beacon is committed to bring changes in the mindset of Indian corporate about effectiveness of implementing insurance as Risk management tool.