

The document provides guidance on flood preparedness and response for homeowners, emphasizing the importance of planning and proactive measures to minimize damage. Before a flood, homeowners should establish a comprehensive plan that includes prevention, emergency response, and disaster recovery, assigning specific responsibilities for flood preparedness. It is advised to practice evacuation routes, participate in community flood plain management programs, and keep insurance information readily accessible. Homeowners should install sump pumps, ensure window wells are watertight, and maintain emergency equipment. Materials like sandbags and plywood should be on hand to prevent water damage, but caution is advised against placing sandbags too close to building walls to avoid structural damage.

During a flood, it is crucial to move valuable items to higher ground, back up computer files, and remove hazardous materials from the premises. Homeowners should secure outdoor possessions and turn off utilities if evacuation is necessary, taking care to avoid electrical hazards.

After the flood, homeowners should check for structural damage before entering their homes, be aware of wildlife, and ensure electrical hazards are controlled. Basements should be drained gradually to prevent structural damage, and all damaged property should be cleaned and documented for insurance purposes. The document clarifies that the information is advisory and not legal advice, and it disclaims responsibility for safety or legal compliance, urging readers to consult professionals for specific issues. The Hartford Financial Services Group, Inc. is the issuing company, and further resources can be found on their Risk Engineering website.