

# Before It Floods Checklist

Protecting Yourself Before Disaster Strikes

Whether you live in a low-risk area or one that's bound to flood, your best defense against flooding is to be prepared and have the right coverage in place. Before the water rises, here's a handy checklist to ensure you have what you need to make it safely through a flood.

## Understand Your Coverage

- Work with your insurance agent to evaluate your risk level. Make sure your policy is paid, up-to-date and covers exactly what you need it to.
- If for some reason you can't buy flood insurance, ask your insurance agent if there are any other types of coverage available to you such as hurricane or mold coverage.

## Get Organized

- Keep an inventory of all the items you'd need to replace if your home flooded—especially the bigger ticket items.
- Keep a digital backup of your inventory records in a safe place that you can access easily (i.e., not the computer sitting in your study that could easily get water-damaged or flooded).
- Take extensive photos and do a video walk-through of your home and belongings.
- If you're outside of a high-risk area and will not be evacuating, consider coordinating with your neighbors in case nearby roads get flooded. Food and supplies could be shared between households if needed.
- Do you use a smartphone? Download a walkie-talkie app like Zello—one of the key tools used by rescuers to help victims of Hurricane Harvey.
- In a flood zone? Move those family heirlooms out of the basement!



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## Put Safety First

- Download a weather app on your phone that can notify you of emergencies in case you need to take shelter or evacuate.
- Follow any federal or local evacuation mandates—your safety is at stake!
- Know how to turn off your home’s gas, electricity and water.
- Identify alternate evacuation routes in case your normal routes are flooded.
- Establish a meetup point with neighbors or family in case you get separated.

## Have Emergency Supplies on Hand

- A portable generator (Note: You want to keep this outside the home, making sure not to plug it into an outlet that is in contact with water or has previously been flooded.)
- At least one flashlight with an extra set of batteries
- A first-aid kit
- Fresh batteries if you have a NOAA Weather Radio
- A waterproof case for your phone
- A portable, backup charging device for your phone
- If you live in a high-to-moderate risk area, you may want to maintain a supply of emergency materials like plywood, plastic sheeting, sandbags, emergency food and water, and tools



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