




Risk Solutions

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## Flood risk: Protecting your assets from high water

Posted on April 2, 2015 by Edward J. Paprocki — [Leave a comment](#)



Spring is springing up all over, especially in the northern regions. As the days get longer and warmer, the winter snow is melting. A downside of the early spring season is there is a lot of excess water from snow-melt, and it has few places to go. This means streams and rivers are swelling and can overflow their banks causing flooding. It also means low lying areas can flood, even if a river or stream is not nearby.

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Examples include areas like parking lots, roadways and even your backyard.

### Know the flood exposure in your region

It's important to know the geographic flooding potential for the location of your home or business. You may be in an area where flooding is common. You may have already taken measures to keep water from entering your home or business. Often people in these areas have special emergency supplies that include items for responding to flooding. Sand bags help prevent water entry and gasoline powered pumps can remove water that gets past the sand bags.

If you are not in a flood prone area – be aware – standing water can be deep. If water starts to approach your building, you can make small dams with the soil around your window wells and door openings. By simply blocking the water with a small dam, you could prevent a significant amount of damage to your property.

### Mitigate electrical risks

One of the first things that should be done in areas where flooding occurs is to protect the electric power to the building. Whether it is your home or place of business, the electricity should be turned off at the main power panel. In many instances the local utility companies will cut off electricity to protect major power equipment during flooding events. However, you need to consider if you will be in the building when power is restored by the power company. Turning off the power at the main power panel will protect you and anyone coming into the building from possible electrocution during and after a flooding event.

### What to do when your equipment gets wet

Water can find its way into buildings and our equipment, usually at the most inopportune time. Basement flooding can be an issue any time of the year, but more so in the spring. The basement usually holds important equipment such as



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boilers, furnaces, water heaters and electrical panels. Should water get into this equipment, [the machines should be cleaned, dried and inspected](#) by a professional before being put back to use.

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Water can carry small debris such as stones, silt and soil that can clog small passages in fuel lines, partially block air passages, corrode sensitive electronic components and cause short circuits in electric power connections. In many geographic regions where there are no basements, these same devices are located on the ground floor of a building. When equipment is located on the ground floor, damage may be less likely during minor flooding but still needs to be checked thoroughly prior to use.

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Should water get into larger machines, more attention needs to be applied during the restoration. Some of the most commonly damaged large machines during flooding events are internal combustion engines. Engines are used in cars, trucks, motorcycles, portable generators and other portable equipment. Machines that use lubricating oils will have to be drained. The lubrication system must be flushed to remove any water. In many cases, an inspection requiring disassembly of the machine is recommended.

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Electrical and electronic components will need to receive specialized cleaning. In many cases, the equipment must be replaced. Having quick access to spare parts or spare equipment will speed the disaster recovery time.

During the recovery, replacement parts are usually in short supply and can command a premium price. Businesses should store their critical spare parts and spare copies of service manuals in a location that is not in the immediate flood area. This includes electrical and electronic parts that should always be stored in an environmentally controlled location, well above floor level.

### Keep contact information handy

One item you should keep easily accessible during a flooding event is the contact information for your insurance companies. The insurance adjuster will be a very busy

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person during and after a major flood event. By contacting your adjuster as early as possible you may be able to secure a speedier assessment of the damages and a faster start to your restoration work. Another item that you should keep available is the contact information for your major equipment service providers. They too will be very busy at this time. Quickly notifying all of your external support agents will assure that you have a smooth disaster recovery process.

What other ways can you help protect your assets from spring flooding?

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years of experience in equipment maintenance.

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