

# AFTER THE FLOOD



OPTOMETRIC  
PROTECTOR PLAN

## AFTER THE FLOOD BASICS

There are some steps you should take if your business has suffered flood damage.

- Beware of structural damage before re-entering your business as well as other hazards with your business.
- Have your policy number, a list of damaged or lost items, along with photos of damaged property ready to file your flood insurance claim with your agent.
- Ensure you take the proper steps to clean up flood damage.

## BEWARE OF HAZARDS

- Check for structural damage before re-entering your business. Contact the appropriate professionals immediately if you suspect damage to water, gas, electric and sewer lines.
- Throw away food that has come in contact with floodwaters. Boil water until authorities declare the water supply safe to drink.

## FILE YOUR FLOOD INSURANCE CLAIM

- Call the insurance agent who handles your flood insurance to file a claim. Have the following information with you when you place your call:
  1. The name of your insurance company
  2. Your policy number; and
  3. A telephone number/email address where you can be reached.
- Take photos of any water in the offices and damaged property. If necessary, place these items outside the office. Your adjuster will need evidence of the damaged items
- Make a list of damaged or lost items and include their age and value where possible. If possible, supply receipts for those lost items to the adjuster. Officials may require disposal of damaged items. If so, keep a swatch or other sample of the items for the adjuster.

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## CLEAN UP

- Prevent mold and remove wet contents immediately. Wet carpeting, furniture, equipment, and any other items holding moisture or water inside the building can develop mold within 24 to 48 hours.



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- If an item has been wet for less than 48 hours, help control mold growth by cleaning with a phenolic or pine-oil cleaner (non-ammonia detergent, soap or commercial cleaner) and disinfecting with a 10 percent bleach solution (1-1/2 cups of bleach in a gallon of water). Items should then be completely dried and monitored for several days for any fungal growth and odors. If any mold develops, throw the item away.

- Thoroughly dry out the building's interior. Portable dehumidifiers are useful, and rental costs may be covered under your flood policy. An air conditioner can also be used to start the drying-out process.

- If the walls are damaged, take photographs of the baseboards, then remove the baseboard. Knock small holes at the floor level in the drywall, between the wall studs. This will permit moisture trapped behind the drywall to seep out and start drying.

- Have your furnace checked for damage. Your water heater may work, but if the floodwater covered part or the entire tank, the insulation between the walls may be damaged. Obtain an estimate to replace the damaged furnace and water heater.

- Contact your local building inspections, planning, or county clerk's office to get more information on local building requirements before repairing your building.

- Do not approach wild animals that may take refuge in your office. Wild animals often seek refuge from floodwaters on upper levels of the building and have been known to remain after water recedes. Call your local animal control office or wildlife resource office to handle the situation.

## FOR MORE INFORMATION

To learn more about obtaining a flood insurance policy, contact your OPP insurance agent:

**888.297.5230**

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