

■ Good Hands® Advice

Tips to help you be prepared and informed



floods

Floods are the most frequent natural disaster in North America and are a serious environmental hazard in Canada in terms of the number of people affected and property damage. Understanding the severity of flooding and being prepared will help protect you, your family and home.

Protect Your Home

- Check with your insurance provider to see if you have the right insurance coverage.
- Create an emergency preparedness plan and kit.
- Hire a licensed plumber to conduct a detailed plumbing investigation to evaluate the risk of flooding and to install a mainline backwater valve.
- Consider lot grading, back filling and swales to help keep water away from your home and foundation; and install weeping tiles, sump-pumps or sump-pits to keep your basement dry.
- Disconnect downspouts from the municipal sewer system; extend them away from your home in a manner that does not direct water toward neighbouring properties.
- Seal cracks in foundation walls and basement floors to reduce the chance of infiltration flooding.
- Install window wells and window well covers to improve drainage around basement windows and help prevent water from entering your basement.
- If possible, avoid storing items directly on the basement floor. To keep important documents safe, store them in a water-tight plastic container.
- Keep out of any standing water. Hazards from floating debris, sewer contamination, live electrical wires and slippery footing make wading in flood waters extremely dangerous.

If you are outdoors:

- Climb to high ground in a highly visible and safe area.
- Never cross floodwaters - water, even as shallow as 15 cm, can sweep you off your feet.

If you are in a vehicle:

- If you come to a flooded area, turn around, head for elevated ground and park there.
- Avoid remaining in your vehicle; as little as 60 cm of water can carry away a car.
- Turn off the engine and abandon the vehicle. Many deaths have resulted from people trying to move stalled vehicles or being trapped inside.

Be Safe During a Flood

If you are indoors:

- If water has not yet entered the home, shut off the electricity and outside gas valve.
- Go quickly to the upper floors of your home.
- If told to leave, grab your emergency preparedness kit and go to your designated shelter. Follow the recommended evacuation routes - never take shortcuts.

For more information about flood preparedness, visit goodhandsadvice.ca, contact your local Allstate Insurance Agency or call 1-800-allstate.

The information in this sheet is from the following sources: ICLR.org, ICLR Handbook for Reducing Basement Flooding, goodhandsadvice.ca

Good Hands® claims service available 24/7

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facts

Floods are caused when water overflows its normal range due to an excessive rise in water level which can be a result of heavy rains, the rapid thawing of snow or ice, waves coming ashore, or dams or levees breaking.

Types of Flooding

- **River flooding** can be divided into slow-rising, resulting from heavy rainfall or rapid snowmelt, and the more abrupt flashfloods, caused primarily by intense thunderstorms.
- **Flashfloods** are extreme and short-lived, and can result in heavy damage.
- **Overland flooding** is water that flows over the surface of public and private property and can enter buildings through doors, windows, vents and other above ground openings.
- **Infiltration flooding** is when water enters the home through cracks in the basement floors and walls.
- **Sewer backup** is sewage that is forced back through storm and sanitary sewer laterals from sanitary, storm or combined sewers. Sewer backup typically enters lower levels of a home through plumbing fixtures, including floor drains, sewer clean outs and basement toilets, sinks and showers.

Did You Know?

- Flooding can occur at any time of the year, but is most common in the late spring when melting snow combines with rain.
- Several Canadian communities across Canada such as Calgary, Edmonton, Hamilton, Ottawa, Thunder Bay, Peterborough, Winnipeg, Moncton and Toronto have experienced severe storms with more than 100 mm of rainfall. Some communities received more than 250 mm during one storm.
- In Canada, insurance companies do not cover damage to homes caused by certain types of floods.

Be prepared. Be safe.

