## ALLIANCE OF SCHOOLS FOR COOPERATIVE INSURANCE PROGRAMS

## **SAFETY** SPOTLIGHT

## FLOOD & MUDSLIDE SAFETY

Recent wildfires throughout California have lasting effects on the landscape and create a heightened risk of flooding for years to come. Living vegetation that burns away is not able to absorb rainfall, and the burned vegetation and soil create a layer that prevents water from being absorbed into the ground. This results in water building up which then causes flash flooding, debris flows, and/or mudslides. These often happen with little to no warning (hence the "flash" in flash flood)!



## Floods may:

- Result from rain, snow, coastal storms, storm surges and overflows of dams and other water systems.
- Develop slowly or quickly without warning.
- Cause outages, disrupt transportation, damage buildings and create landslides.

The following are just a few of the steps you can take to prepare before a possible flash flood/mud flow:

Purchase a flood insurance policy. Most homeowners and renters' insurance policies

do not include flood protection. Water and mud can cause extensive - and expensive - damage. Keep in mind, this type of policies may take up to 30 days to go into effect. www.floodsmart.gov can help you find a provider.

- Visit FEMA's Flood Map Service Center to know types of flood risk in your area. Sign up for an early warning system, such as the Emergency Alert System (EAS) or the National Oceanic and Atmospheric Administration (NOAA) Weather Radio to get emergency alerts.
- Keep important documents and valuables in a waterproof container, on an upper level if possible. Create digital copies of documents and store them in a separate location or in the cloud.
- Make sure that you clear any debris from gutters and downspouts to avoid an accumulation of water.
- Gather supplies. Plan for at least three days of food, water, medications, first aid supplies, and PPE for each person and pet in your household.
- Create an evacuation plan, preferably with multiple routes in case one is blocked. Choose a location that is not prone to flooding and that has not had a recent wildfire. You should also prepare in case you need to shelter in place instead (i.e. if flooding cuts off your only route to evacuate safely).
- If you encounter water on your route, DO NOT attempt to cross through it. Turn back! It takes as little as 6 inches of water to knock someone down and 12 inches to sweep a vehicle away. Avoid wading through deep water, as it may contain dangerous debris, contamination, or be electrified from downed wires.

Helping to keep our member's employees safe! This Safety Spotlight brought to you by: