



United Christian Insurance Group

S P R I N G 2 0 0 7 N E W S L E T T E R

Flood and Flash Flood Hazards

Floods are the most common and widespread of all natural disasters. Most communities in the United States can experience some degree of flooding after spring rains, heavy thunderstorms or winter snow thaws. Most floods develop slowly over a period of days. Flash floods, however, are like walls of water that develop in a matter of minutes. Flash floods can be caused by intense storms or dam failure.

The Army Corps of Engineer's released a report on February 1st identifying 122 levees across the United States at risk of failing, potentially requiring millions of dollars in repair. California and Washington top the list with 37 and 19, respectively, troubled structures.

Does UCIG provide coverage in the event of a flood at my church?

The answer is yes, if you are not located in flood Zone A or V. Lloyds of London, your underwriter for property coverage includes flood coverage with a \$10,000,000 limit per conference/region. If your church is in flood Zone A or V, flood coverage is excluded and should be purchased through the National Flood Insurance Program. To find out if your church is in Zone A or V, please contact your local community planning office. Below please find some helpful risk management recommendations:

Planning Considerations for Floods and Flash Floods

- Ask your local community planning office whether your building(s) are located in a flood plain. Learn the history of flooding in your area. Learn the elevation of your building(s) in relation to streams, rivers and dams.
- Review the community's emergency plan. Learn the community's evacuation routes. Know where to find higher ground in case of a flood.
- Establish warning and evacuation procedures for each building. Make plans for helping any person(s) who may need assistance.
- Inspect areas in your facility subject to flooding. Identify records and equipment that can be moved to a higher location. Make plans to move records and equipment in case of flood.
- Purchase a NOAA Weather Radio with a warning alarm tone and battery backup. For more information, go to www.nws.noaa.gov.
- Listen for flood watches and warnings.

Flood Watch - Flooding is possible. Stay tuned to NOAA radio. Be prepared to evacuate. Tune to local radio and television stations for additional information.

Flood Warning - Flooding is already occurring or will occur soon. Take precautions at once. Be prepared to go to higher ground. If advised, evacuate immediately.

Consider floodproofing your building(s). There are three basic methods:

- 1) Permanent floodproofing measures are taken before a flood occurs and require no human intervention when flood waters rise. They include:
 - Filling windows, doors or other openings with water-resistant materials such as concrete blocks or bricks. This approach assumes the structure is strong enough to withstand flood waters.
 - Installing check valves to prevent water from entering where utility and sewer lines enter the facility.
 - Reinforcing walls to resist water pressure. Sealing walls to prevent or reduce seepage.
 - Building watertight walls around equipment or work areas within the facility that are particularly susceptible to flood damage.
 - Constructing floodwalls or levees outside the facility to keep flood waters away.
 - Elevating the facility on walls, columns or compacted fill. This approach is most applicable to new construction, though many types of buildings can be elevated.

- 2) Contingent floodproofing measures are also taken before a flood but require some additional action when flooding occurs. These measures include:
 - Installing watertight barriers called flood shields to prevent the passage of water through doors, windows, ventilation shafts or other openings.
 - Installing permanent watertight doors.
 - Constructing movable floodwalls.
 - Installing permanent pumps to remove flood waters.

- 3) Emergency floodproofing measures are generally less expensive than those listed above, though they require substantial advance warning and do not satisfy the minimum requirements for watertight flood proofing as set forth by the National Flood Insurance Program (NFIP). They include:
 - Building walls with sandbags.
 - Constructing a double row of walls with boards and posts to create a “crib,” then filling the crib with soil.
 - Constructing a single wall by stacking small beams or planks on top of each other.
 - Participate in community flood control projects.
 - Consider the need for backup systems:
 - 1) Portable pumps to remove flood water
 - 2) Alternate power sources such as generators or gasoline-powered pumps.
 - 3) Battery-powered emergency lighting.