Property loss prevention Flood checklist and action plan

vero

Self-assess and mitigate your business risk

If your facility is potentially exposed to flood, whether riverine, surface water (flash flooding) or storm surge, we've pulled together a handy checklist and action plan to help you prepare and manage the risk to your business.

It's for your own use and guidance, as applicable to your facility.

Flood - annual review	
Review your flood emergency response plans. Consider direct and indirect impact of flood (on neighbours and utilities). Include a prioritised list of action items/priorities to be completed in the event of imminent flooding – start with the actions that will have greatest potential mitigation impact.	☐
Review exposures and flood emergency team responsibilities and knowledge (including types of flooding you may be exposed to).	☐
Ensure flood emergency team members understand their duties and authorities in a flood.	☐
Review exposures that could impact your facility during flood, including neighbouring properties and general access. Review potential road access issues.	☐
Review any physical flood protection – yours and council (as possible). Including condition of flood barriers/guards and levees, etc.	☐
Check stormwater drains, bridges, etc. to ensure they are clear of debris or other potential blockages. Advise local council, water authorities of noted blockages. Check and clean (as required) all on site gutters and drains. Review regularly to ensure they remain clear.	☐
Review integrity of any low level openings that have been bricked/sealed up. Check ongoing integrity of any other flood protection measures installed on site.	☐
Check and test any sump pumps.	☐
Undertake practice drills.	☐
If sandbagging is part of planned emergency response, ensure an adequate supply of bags is maintained (not deteriorated) and available and personnel know how to construct a sandbag levee.	☐

Flood imminent	
Monitor Bureau of Meteorology (BOM) and local radio for flood warnings/advice and predicted levels. Assume the worst.	☐
If sandbagging is part of the planned response, fill sandbags and install/locate as planned.	☐
Install flood barriers/doors.	☐
Relocate vehicles, equipment, chemicals and flammable liquids to higher ground as possible.	☐
Relocate stock (esp. high value items) and key equipment (incl. servers, patterns, dies, drawings, files and records) to higher ground. Ensure all locally stored critical data has been backed-up and is available off site.	☐
Secure/anchor outside storage and equipment. Fill empty storage tanks to prevent floating.	☐
Cover/seal off as possible large/valuable machinery.	☐
Protect sprinkler risers, hydrants, etc. from floating debris.	☐
Shut down and drain flammable liquid piping operations.	☐
Shut down electricity and natural gas supplies as possible.	☐
Ensure the salvage personnel are ready to respond as soon as possible after the flooding has passed.	☐

Post flooding	
Secure the property and assess damage/impact and determine clean up priorities.	☐
Check buildings for structural stability and safety before clean-up.	☐
Initiate clean up, repair and back-to-business activities.	☐
Check for spilled flammable liquids and contaminants. Clean up/eliminate.	☐
Clean up equipment prioritising on susceptibility.	☐
Remove water (use sump pumps where installed) from the facility.	☐
Have your electrician or electrical contractor check, clean and test electrical gear exposed to water or humidity.	☐
Dehumidify and dry damp areas, building insulation and equipment.	☐
Keep fire protection in service.	☐
Ensure any hot works are conducted in accordance with site hot work policy and permit system.	☐
Check on site and local bridges to ensure clear of debris.	☐
Debrief and update flood emergency team based on outcomes as appropriate.	☐
Implement your business continuity/recovery plan.	☐

For more information

vero.com.au/risk-management
Contact us at riskengineering@vero.com.au

V11624 10/06/26 A