



Important procedures to follow when floods threaten your property

It is estimated that severe thunderstorms and flooding alone cost our communities in excess of \$500 million annually. This figure does not include bushfires, cyclones and earthquakes.

When it rains, it sometimes floods

Unfortunately, our continent is not immune to the growing trend of severe weather patterns that impact our planet. Australia is vulnerable to freak storms and flash flooding, leaving many of our clients with damage to their churches, schools, businesses and homes.

As natural disasters seem to increase, so too does the cost to our communities. It is important for our clients to know how to prepare themselves, before this wild weather strikes.

Floods

Floods are a common occurrence in Australia. In fact, on average, severe thunderstorms and flooding alone cost our communities in excess of \$500 million annually.

Some floods develop slowly and can be easier to prepare for, while others, such as flash floods, can overwhelm a town in just a few minutes.

These disasters can be local, impacting only a suburb or regional community, or very large, affecting entire river basins across multiple states.

Flooding is possible from many different sources. The following are the most common causes of flooding, and may cause water damage to your property. It is important to note that these events do not always necessarily occur after heavy rainfall.

- **Seawater flooding** (after a cyclone or severe storm)
- **Tidal flooding** (these follow high tides from higher than normal river water levels)
- **Run off from rivers and dams** (following a snow melt or when dams start to overflow)
- **Urban damage** (this is where city drainage systems fail)



What are the types of floods that occur in Australia?

In rare circumstances, floods are a welcome relief to drought prone areas across the country, and floods are not always devastating. They are a product of nature's survival plan for wetlands and native waterways. Interestingly, soils with high salt levels can also benefit from times when floods occur.

The most common types of flooding experienced in Australia would be:

- i. **Flash flooding** - the result of short and intense bursts of rainfall that can occur in almost all parts of Australia. Flash floods pose the greatest threat to loss of life with people often swept away after entering floodwaters on foot or in vehicles. In urban areas where drainage systems struggle to cope with the volume of intense rainfall, these floods result in significant property damage and major social disruption.
- ii. **Slow-onset flooding** - as the name suggests, can take a number of days to build-up and can last for one or more weeks at a time. In some cases, slow-onset flooding has lasted for months. The damage caused by these floods in rural areas can lead to major losses of livestock, cutting off rural towns and damage to crops, major roads and railways.



iii. Rapid-onset flooding - affects most of Australia's major towns and cities. This can occur quickly, often with the flow of water being much faster and more dangerous. Rapid-onset flooding has the potential to be much more damaging and pose a greater risk to loss of life and property. There is significantly far less time to prepare for this type of disaster.

A sound, and documented emergency plan for your church, school, business or home can help minimise or prevent damage to your property, or assist in a quicker recovery once the water has receded. It is important to ensure that this plan of action is reviewed with your leadership team at least once a year.

Be Prepared

Regardless of where you live, it is important to be prepared – because anywhere it rains, it can flood.

- Is your property situated in a geographical location that is prone to wild weather?
- Are you in a low-lying area or situated behind a levy?
- Do you have watercourses nearby or are you downstream from a dam?
- Is there a history of previous flooding in your area?

Important Flood Preparation Tips

- Keep a list of emergency phone numbers easily displayed
- Monitor forecasts and warnings from the Bureau of Meteorology and listen to your local emergency ABC Radio 891
- Move electrical equipment to higher levels (well above floor level)
- Shift chemicals that may react with water to higher levels
- Place important documents and records in a water proof case and move to a safe and easily accessible place in case you have to evacuate.
- Secure any items that may become buoyant (gas bottles, drums, timber, outdoor furniture)
- Ensure that you regularly maintain and review your asset schedule, and the values declared on your Insurance/Protection arrangements.

Sometimes, regardless of how thorough your preparation is, our clients do suffer loss or damage to their properties. Following the significant flood events which occurred throughout New South Wales, Queensland and Victoria during the summer of 2010-11, a number of ACS customers were impacted and eligible to make claims on their policies to begin the recovery process.

During a flood

It is vital that you remember that if it has been raining for days on end, water levels can rise quickly and danger can strike quickly.

In the event of flash flooding evacuate low-lying property – as long as it is safe to do so. If you are trapped by rising floodwater, seek refuge in the highest part of a sturdy building and call '000' if you need rescue assistance.

- Ensure you have a battery powered radio in case of power outages (and have spare batteries on hand)
- If possible, stack items and equipment on benches or tables, placing electrical items on top
- Listen to the radio or television for weather advice and warnings
- Be aware that flash flooding can occur and where possible move to higher ground. **DO NOT WAIT FOR INSTRUCTIONS TO MOVE**
- Have water proof bags/boxes at the ready – these will protect vital documents
- Stay on firm ground. Moving water only 15cm deep can sweep you off your feet. Also please remember that standing water may be electrically charged from underground or downed power lines

- Follow instructions of Emergency Services Workers

If you have to evacuate your property make sure:

- It is secure
- Turn off all power and gas sources at the main switch
- Disconnect your electrical appliances, and please remember not to plug them in or turn them on until it is safe to do so
- Do not touch electrical equipment if you are wet or standing in water
- Do not enter flood waters
- Do not drive into flooded areas. For your survival, should flood waters rise around your car abandon the car immediately and move to higher ground if you can do so safely, as you and the vehicle can be swept away quickly.

When the waters recede – what to do in the aftermath

Now that the floodwaters have receded and your state's emergency services have allowed you to go back to your property there are many dangers that can still exist.

There are a number of things you need to remember in the days ahead:



- Play it safe, there's always a chance more flooding, so listen for local warnings and information
- Always avoid going near or into moving water
- As emergency workers will be helping people in flooded areas, it is best to stay off the roads so they have access
- Return to your property only when authorities tell you it is safe to do so
- Roads may still be closed because they have been damaged or are covered by water, if you come upon a barricade or a flooded road, find another route
- Stay out of any building that is surrounded by floodwaters
- Be aware that your flooded properties could have unwelcome guests like snakes, spiders or other animals.

- Do not plug in water/moisture affected electrical appliances. Ensure that all equipment is checked by a qualified person for safety first.

Helpful resources and websites

The Australian Government website that has emergency links for all state and territory emergency and disaster contact numbers and information. This website includes links to their rural fire service and State Emergency Service (SES) as well as police, fire, ambulance and alert services.

<http://www.australia.gov.au/content/emergency-links-states-and-territories>

Emergency Management located at the Australian Government – Attorney General’s Department website will give you practical tips on floods and other disaster resilience information.

<https://www.ag.gov.au/EmergencyManagement/Pages/default.aspx>

This Queensland based website has invaluable information on ‘how to prepare an emergency services action plan’.

<http://hardenup.org/prepare-yourself.aspx>

<http://floodsafe.ses.org.au/floodsafe/businesstoolkit/>

If you require more information about any of these topics, please feel free to contact our Insurance team.

Free Call 1800 646 777
insuranceservices@acsfinancial.com.au

How to help the claims process



- Contact your Insurance/Protection provider as soon as possible as they will generally arrange for an assessor, or experts to assist you in the clean up process, and to help with establishing what has been lost
- Begin documenting damaged items either by taking photographs, video, or writing a detailed list
- Do not throw anything out, until instructed by your insurer or the assessor
- Be mindful that contents or carpets may be affected by contaminated water, or raw sewage. It is imperative that you take appropriate precautions before attempting to remove damaged contents, or wait for expert restoration companies to attend

