

Disaster Planning Guidelines

Are You Ready for a Flash Flood?

Here's what you can do to prepare for such emergencies:

Know what to expect

- Know your area's flood risk—if unsure, call your local Red Cross chapter, emergency management office, or planning and zoning department.
- If it has been raining hard for several hours, or steadily raining for several days, be alert to the possibility of a flood.
- Listen to local radio or TV stations for flood information.

Reduce potential flood damage by

- Raising your furnace, water heater, and electric panel if they are in areas of your home that may be flooded.
- Consult with a professional for further information if this and other damage reduction measures can be taken.

Floods can take several hours or days to develop

- A flood WATCH means a flood is possible in your area.
- A flood WARNING means flooding is already occurring or will occur soon in your area.

Flash flood can take a few minutes or a few hours to develop

- A flash flood WATCH means flash flooding is possible in your area.
- A flash flood WARNING means a flash flood is occurring or will occur very soon.

When a flood WARNING is issued

- Listen to local radio and TV stations for information and advice. If told to evacuate, do so as soon as possible.

When a flash flood WATCH is issued

- Be alert to signs of flash flooding and be ready to evacuate on a moment's notice.

When a flash flood WARNING is issued

- Or if you think it has already started, evacuate immediately.
- You may have only seconds to escape. Act quickly!
- Move to higher ground away from rivers, streams, creeks, and storm drains. Do not drive around barricades...they are there for your safety.
- If your car stalls in rapidly rising waters, abandon it immediately and climb to higher ground.

Prepare a Family Disaster Plan

- Check to see if you have insurance that covers flooding. If not, find out how to get flood insurance.
- Keep insurance policies, documents, and other valuables in a safe deposit box.

Assemble a Disaster Supplies Kit containing

- First aid kit and essential medications.
- Canned food and can opener.
- At least three gallons of water per person.
- Protective clothing, rainwear, and bedding or sleeping bags.
- Battery-powered radio, flashlight, and extra batteries.
- Special items for infant, elderly, or disabled family members.
- Written instructions for how to turn off electricity, gas, and water if authorities advise you to do so. (Remember, you'll need a professional to turn natural gas service back on.)
- Identify where you could go if told to evacuate. Choose several places...a friend's home in another town, a motel, or a shelter.

When a flood WATCH is issued

- Move your furniture and valuables to higher floors of your home.
- Fill your car's gas tank, in case an evacuation notice is issued.

Prolonged rainfall over several days or an ice storm can cause a river or stream to overflow and flood the surrounding area. A flash flood from a broken dam or levee or after intense rainfall of one inch (or more) per hour often catches people unprepared. Regardless, the rule for being safe is simple: head for the high ground and stay away from the water. Even a shallow depth of fast-moving flood water produces more force than most people imagine. The most dangerous thing you can do is to try walking, swimming, or driving through such swift water.

About Us

Folks Insurance Group is dedicated to the highest level of professionalism and integrity in the sales and service of products designed to protect the assets of both the business and individual community. James M. Folks, Jr. founded Folks Insurance Group in Sayville, Long Island, NY in 2001 with a simple belief: all too often in the insurance industry the needs of the client are lost within the "big business agenda." Under Jim's direction, Folks Insurance Group takes pride in providing superior customer service by putting beliefs into action and building a relationship with every client they serve.