Best Practices on Flood Protection, Prevention and Mitigation

Canadian Museums Association
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Member of the Ecclesiastical Insurance Group

- Founded in the UK in 1887
- Operating in Canada since 1972
- Unique global resources
- A legacy of innovative insurance solutions
Oh Canada!
Weather patterns changing around the world
- Severe and unpredictable
- More volatile
- More frequent
- More costly

......We are not alone
Weather related losses are the largest cause of property damage costs.

Storm and water damage top the list.

For insurance companies water has become ‘the new fire’.
Types of flooding

- Coastal flooding
- River flooding
- Overland flooding
- Sewer back up
Museums are not immune
Flooding – what can you do?

- **Prepare** – assessing, understanding and managing the risk
- **Respond** – coping with the flooding while in progress
- **Recover** – limiting damage after flooding
More prepared = more resilient

- Become weather wise
- Know your geography
- Develop an emergency flood plan
- Communicate the plan to staff and volunteers
- Keep detailed and up-to-date photographic inventories of all exhibits and collections etc.
Consider flooding when...

- Building a new facility
- Renovating your property
- Making structural changes
- Redesigning interiors
- Allocating storage spaces for collections, archives and records.....
Floodwater can enter a building through...

- Masonry and mortar joints
- Cracks in external walls
- Vents and airbricks
- Around and through windows and doors
- Gaps around service penetrations passing through walls and floors
- Backing up through sanitary appliances / sewer system
Flood preparation

- Develop a documented flood plan
- Keep valuables high and dry
- Create an itemized snatch list
- Raise electric components above your property’s projected flood elevation
- Scope sewer lines
- Install backflow valves on sewer connections
Flood preparation

- Purchase temporary flood barriers and detachable vent covers
- Consider creating permanent barriers
- Inspect roofs, clear eaves troughs and downspouts annually
- Inspect ditches and culverts regularly
During a flood

- Be prepared to turn off electrical power, as well as gas and water supplies. Do not touch electrical equipment
- Move critical pieces / exhibits to a high and dry area
- Deploy temporary flood protection equipment
- Close and fasten windows and doors
- Stay safe
- Wait until event is over to assess damages
Disaster recovery

- Contact your broker/insurance company
- Undertake a post flood damage assessment
- Commence salvage and drying operations
- Prepare a detailed inventory of all damaged or destroyed property
- Video or photograph damages