



# Resort To Safety

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Prepared by the Sports & Recreation Division of Wells Fargo Special Risks

## Spring Flooding

As spring snowfall begins to melt, gutters, storm drains and local streams can quickly overflow resulting in flooding conditions. While most floods develop over a period of days and are somewhat foreseen, flash floods can develop in a matter of minutes, even in areas that do not have a history of flooding.

Most ski resort emergency response plans are focused on fire or day-to-day hazards and do not address flooding situations. By including actions to take in the event of a flood can help protect employees, save valuable time, and significantly reduce property damage and business interruption.

One of the first steps to take in mitigating flood damage is to identify and execute appropriate actions to prevent water from entering key areas or buildings, especially below level basement areas and underground electrical and pump stations. Start this process by evaluating the drain systems at your resort and take every precaution to keep all drains open and working properly.

Develop an action plan to quickly relocate or protect key equipment or materials and create a plan to be able to safely isolate and shut down electrical equipment.

During floods there is always the potential for closed access roads and bridges to your resort, so outside help may be difficult to find or procure. Your best trained and seasoned employees may not be able to get to your resort if they are away when the flooding starts so having a plan that is easy for others to follow is very important. For these reasons, implementing prevention measures long before a flood event can occur will greatly minimize its impact.

### Some critical elements to think about prior to a flood are:

- Are critical records and essential equipment stored in an area that is safe even in flooding conditions?
- Do you have back-up systems in the event some systems are damaged or inoperative during a flood?
- Are portable pumps available to remove floodwater?
- Do you have an alternate power source such as diesel generators or gasoline powered pumps?
- Does your resort have battery powered emergency lighting and if so, when was the last time the emergency lighting system was tested?
- After dealing with the flood waters, how quickly can you restore your resort to normal operations?

Following a flood your management or risk management team needs to promptly access property damage and notify your insurance carrier of the event. Take digital photos of damage and have knowledgeable people on hand to collect other important information that may be asked by your insurance company's claims staff.

When facing the aftermath of the flood employee safety needs to be a high priority. Be certain that all employees involved with flood clean-up operations wear shoes with sturdy soles and rubber boots. The American Red Cross reports that the most common health threat following any disaster is foot laceration.

Wear waterproof gloves to protect hands and take necessary steps to avoid flood water contact with any exposed skin.

Never cross wet floors to shut off the electrical power at the main switch and stay away from standing water as electrical currents from power lines and underground wires travel through water. Do not assume that any part of a flooded electrical system is safe, even if the main switch is in the off position. Some electrical equipment can store energy that can cause shock even when they are unplugged. Also, do not use electrical equipment if using pumps, dryers, or heaters. Instead, use only fuel powered equipment and use these only in the open air.

Wear respiratory protection to avoid breathing potential fungal spores from wet building materials. Floodwater is often contaminated with raw sewage, agricultural or industrial chemicals, hazardous agents, or harmful bacteria that can present a health risk.

Be aware of hidden damage to buildings that may make them unsafe such as gas leaks or damage to electrical systems or waterlines that can create additional hazards.

Flood waters often weaken a building's foundation, causing sinking or cracked floors, and in extreme situations, buildings can collapse.

After a flood, the careful preparation and startup of equipment is critical. The inundation of water, mud, and debris can cause damage to equipment as well as present dangerous conditions during startup. It is critical to conduct a preliminary inspection to verify stability before entering a flooded building. If there is extensive damage, have a professional engineer or architect certify that the building is safe to enter.

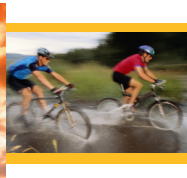
All personnel working on equipment, or energizing electrical equipment, should have the proper protective clothing and take appropriate safety precautions to prevent injury from electrical shock or arc flash.

When using a generator, be sure that the main circuit breaker is off and locked out prior to starting the generator. This will prevent inadvertent energizing of power lines and help protect utility line workers from possible electrocution.

Remove and discard porous materials that have become wet or visibly contaminated and have professionals inspect gas, water and electrical lines and appliances for damage

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