

LivSafe is a conscious safety initiative of Liberty Videocon to help people live safe, secure lives through an education series of proactive and preventative suggestions in the safety arena. This document does not purport to promote any product, directly, or indirectly.

Measures to prevent floods and manage after flood situations better



Source: http://photoblog.nbcnews.com/_news/2011/10/24/8464830-thailand-residents-paddle-through-bangkok-as-flooding-worsens?lite

Overview

With the onset of Indian monsoon, businesses, institutions and individuals brace themselves for the possibility of floods. Flooding in low lying areas can severely impact affected business establishments. Inundation of business premises can cause irreparable damage to stock, plant, machinery and equipment, and can also lead to potential loss of lives.

We at Liberty Videocon General

Insurance value the safety of your business assets and that of your clients; and bring some precautionary measures to mitigate losses occurred during such a calamity. We sincerely hope that the flood safety measures suggested in this document will help prevent flooding in your business property, and if unfortunately flooding occurs, help you manage post-flood operations better.

Case Study

Thailand Floods

In 2011, Thailand was ravaged by unprecedented floods, described as 'the worst flooding yet in terms of the amount of water and people affected'. Seven major industrial estates were inundated by as much as ten feet of water which severely affected regional automobile production and caused a global shortage of hard disk drives for more than a year. Thailand is the world's second largest producer of hard disk drives, but due to flooding in the factories, production was greatly impacted, increase the price of hard disks worldwide. Overall, the floods in Thailand contributed an estimated Rs. 13 lac crore in economic losses in the first nine months of 2011, about 80% of the world's total economic losses.

Mumbai Floods


On 26 July, 2005, Mumbai witnessed its worst flooding in history, which brought the city to absolute standstill for over two days. Precious lives were lost and scores of property and vehicles were damaged with waters rising above ten feet in certain areas. The financial impact of the floods was unprecedented with the stoppage of entire commercial, trading and industrial activity for days. According to estimates, the floods caused an overall economic impact of Rs. 10,000 crore. The Mumbai floods also saw deep repercussions in the adjoining state of Gujarat, wherein key cities were left high and dry with ATMs jammed, transport of goods stalled and air, road and rail connectivity with Mumbai snapped.

Location assessment by natural catastrophe exposure, adequate contingency plans for pre and post flood management and use of restoration agencies for minimisation of moisture and corrosion, can mitigate the losses sustained in such natural calamities.

What Causes Floods

- Heavy and continuous rainfall
- Clogged storm drains or inadequate capacity of drains
- Breaches in the embankment / dykes
- Saturated ground
- Cloudburst

Average annual loss due to floods in India

Statistics 	
Particulars	Loss / Damage
Area affected	74 lac hectares
No. of people affected	410 lac
Human lives lost	1,793
Houses damaged	1,452,904
Value of houses damaged	Rs. 370 crore
Public Utilities damaged	Rs. 1200 crore
Total losses	Rs. 2700 crore

Source : Ministry of Water Resources, Govt. of India

For properties located in low lying area and in danger of getting inundated, the following cautions need to be exercised:

Preparation for the flood

- Identify your facility for exposure to flood.
- Relocate records, important documents and equipment to safer / elevated places.
- Make back-ups of records, important data or have a business continuity plan.
- Listen to or read flood warnings in the media.
- Keep ready the emergency power supply.
- Keep ready backup pumps, generators, etc.
- Form emergency response team and inform personnel about safety measures and management of emergencies.
- Place sand bags at the entrance to stop ingress of water into the premises.
- If necessary, erect walls or dykes around work areas in the plant to keep flood water out.
- Remove stocks lying on the floor to a higher level or to a safer location to avoid wetting damage.

- Place stocks stored in the open on dry platform or wooden pallets.
- Cover the stock fully with tarpaulin or polyethylene sheets to protect against moisture. The covering sheets must overlap each other properly.
- Anchor tanks, drums to prevent them from floating or drifting away.
- Arrange for temporary or permanent repairs to roofs or openings or walls.
- Remove clogged material from the drainage to avoid back flash.
- Keep windows tightly closed and make the walls and floors damp proof.
- Protect furnaces, boilers, electrical switchgears, machineries and equipment from getting wet.
- Grease all metallic, sensitive surfaces of large equipment that cannot be relocated.
- Ensure cooling down of refractories.
- Shut off electricity.
- Identify repair / restoration vendors / agencies located in other places / cities / towns, which will not be affected by the same flood.

Preparation post the flood

- Pump out the stagnant water from the premises.
- Remove slush and other wastes from the machineries and equipment.
- Dry and clean the machineries and equipment. Explore remedial action through restoration agencies.
- Invite the manufacturer's service department or other approved agencies to test the machineries and equipment before use.
- Replace electrical wirings / cables that were submerged in water.
- Inform insurance company, if any insurable property is damaged in flood.
- Preserve the damaged property for inspection by surveyor appointed by insurance company.
- Take all reasonable precautions to prevent / reduce further loss or damage.
- Employ a civil engineer to check and ensure that the building is structurally sound.

To maximise the safety from floods and its devastating effects for business properties in low lying areas, all the preparatory measures must be strictly followed.

Uttarakhand Floods



Source: <http://www.indiadrives.com/mahindra-group-donates-rs-1-crore-for-the-uttarakhand-flood-relief.html>

Facts

Facts	Figures
No. of dead	Nearly 1000 (reported)
No. of missing persons	App. 3000
No. of people rescued	Over 80,000
No. of paramilitary forces deployed	Over 5600
No. of roads / bridges damaged	1307 / 147
Estimated loss to state tourism	Rs. 12,000 crore
Estimated time to rebuild infrastructure	3-4 years

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