



## Flood Vehicle Management Guidelines

Whether your company manages a fleet of automobiles or keeps others' vehicles in its care, custody, or control, it's a good practice to develop and keep posted vehicle management guidelines, in case of a flood.

Developing a flood evacuation plan for vehicles well before a flood happens can help protect your employees and property. Below is a list of steps that should be taken before, during, and after a flood:

### Before a Flood is Imminent

1. Who will implement and coordinate flood and evacuation activities? Designate a Flood Evacuation Plan Coordinator along with a back-up.
2. Define and publish the timing of when each step of the plan is enacted:
  - a. When will the Flood Evacuation Coordinator set the evacuation plan in motion? Will it be when severe weather is in the forecast? It should be no later than when a flood watch has been issued for your vehicle storage location.
3. Develop steps for each stage of the plan/forecast:
  - a. Flood watch example - monitor weather and put drivers on alert that the plan could be imminently implemented.
  - b. Flood warning example - drivers should report to location and begin vehicle evacuations.
4. Identify alternative vehicle storage locations:
  - a. Enter into contractual agreement for the remote location, in order to ensure the location will be available when needed.
  - b. For larger fleets, identify a second remote location, in the event the storm path includes the primary off-site location.
5. Identify how employees and management will communicate with one another:
  - a. Will there be a call list, single point of contact, etc.?
6. Identify drivers who will be responsible to move the vehicles and document the telephone chain process:
  - a. Depending on the size of the fleet and vehicles, it may be better to arrange for a transport service company to move the vehicles.
7. Identify personnel who will fortify the shop (sandbags, elevation of key equipment, etc.).
8. Identify who will clear the roof, clear drains, call for tree trimming, etc.
9. Pre-storm roof inspections should be scheduled periodically to ensure drains are open and not obstructed.
10. Trim trees that are close to property, equipment, materials, etc.
11. Ensure your commercial auto insurance policy is up to date, including comprehensive auto physical damage.

## When a Flood Watch Is Issued

1. Enact your Flood Evacuation Plan.
2. If needed, prepare sand bags to protect portions of the property.
3. Clear all drainage areas.
4. Protect other property, such as computer equipment.
5. Determine if business records, such as driver files, maintenance records, vehicle registrations, etc., require movement from the business location in order to protect them.
6. Abort activities if the Coordinator or other member of the management staff report concern about the safety of the employees or contract labor.

## After a Flood

1. Contact Selective to file a claim:
  - a. Phone: (866) 455-9969
  - b. Online: [www.selective.com](http://www.selective.com)
2. If a customer must dispose of damaged items, thoroughly document them, take as many photos as possible, and keep samples for the adjuster to inspect.
3. Have your customers set aside damaged property for further inspection, making sure to not dispose of anything unless required by law.
4. Take pictures of the loss and all vehicles or other property damaged.
5. Compile a list of all areas of structure damage.
6. Track all claim-related expenses and keep copies of all receipts:
  - a. List the quantity of each item.
  - b. Include description, brand, cost, model, serial number, etc.
  - c. Clean up.

Selective and our Safety Management Specialists want to help keep your business and your employees safe in the event of a flood. We would not want to place your employees in harm's way to mitigate property losses (sand bags, vehicle movement, etc.). Ensure the Flood Evacuation Coordinator has some way to monitor recommendations from the local emergency command center regarding the weather to know when to evacuate everyone, regardless of the progress in the plan.

**For more information or assistance in developing your flood evacuation plan, please contact your Agent or [Selective's Regional Safety Operations Manager](#).**



[www.selective.com](http://www.selective.com)