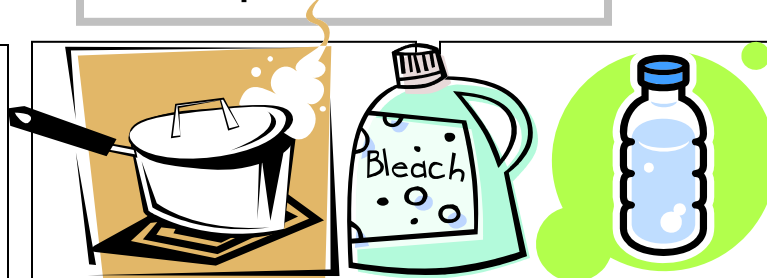


May 2009

SAFETY TIP OF THE MONTH

FLOOD SAFETY – PART 2

Clean Up After a Flood



Three ways to treat water: Boiling, disinfection or distillation.

According to the Missouri Department of Insurance Financial Institutions & Professional Registration, floods are consistently the most common, costly and deadly natural disaster Americans face each year. However, after a flood has occurred there are steps individuals should take:

1. Check your insurance policies to see if you have any flood-related coverage.
2. If so, contact your agent or company immediately.
3. Clean-up should begin as soon as the flood waters recede and it is safe to enter your home.
4. Make a detailed list of all damaged or lost personal property.
5. Take pictures of any water in the home and of any property that has been damaged.

Remember, only return to your home after authorities have said it is safe to do so. And when this happens take precautions. Check for:

- Structural Integrity
- Site Hazards
- Carbon monoxide

- Electrical & Combustible Hazards; and
- Mold

Know what you're dealing with! There are three types of flood waters:

Type 1: Clean water poses no threat to human health.

Type 2: Contains significant chemical, biological or physical contamination. This can cause discomfort or illness.

Type 3: Contains biological agents from sewage or other sources that are likely to cause illness. Such as sea water, ground surface water or waters rising from rivers or streams.

The general rule for types 2 & 3 is to dry out any soft absorbent materials within 48 hours. (This time period may be extended to 72

hours in cooler conditions or may be shortened in warmer temperatures.) This is due to mold growth. Mold cells can reproduce quite quickly, often doubling in a matter of hours, and this process goes even faster when temperatures are warmer.

Therefore, mold can be a health hazard and must be removed before the house can be lived in. For more information see "Creating a Healthy Home: Field Guide for Clean-up of Flooded Homes" available at http://www.nchh.org/Portals/0/Contents/FloodCleanupGuide_screen.pdf.

Tips for the Future

- ✓ Know what your insurance policy covers.
- ✓ Check on community participation in the National Flood Insurance Program (NFIP), for your options with flood insurance at <http://www.fema.gov/cis/MO.pdf>
- ✓ Questions? Call the Consumers Insurance Hotline at 1-800-726-7390.

Additional Information

- http://www.epa.gov/iaq/flood/flood_booklet_en.pdf
- http://www.extension.org/pages/Floods:_First_Entry_of_a_Flooded_Home_-_Precautions/