

Protecting your bus fleet in the event of a flood.



Determine a trigger point to tell you precisely when to activate the plan to get your buses to safety.

Floods are the #1 natural disaster in the U.S., and whether or not your bus fleet is located near a neighboring stream or river, flooding can occur anytime due to severe conditions such as tidal flows, runoff, clogged drainage systems and wind-driven rains. Plus, while you may think a flood can't happen to you, keep in mind that more than 20% of all flood insurance claims filed with the federal government's National Flood Insurance Program come from businesses and individuals outside of mapped high-risk flood zones.¹

What's the risk to your business?

You have a considerable investment in your school buses, and while they may be covered by insurance if involved in a flood, the devastation to your business could be significant. Exposed vehicles often require substantial cleanup and may be unusable. Even worse, the damage caused from water, mud and debris may create unseen problems that continue to harm vehicle performance long after flood waters have subsided. In addition, it's precisely during events like natural disasters when your vehicles may be needed for emergency transportation.

Some practical advice to help protect your buses.

Developing a written flood evacuation plan is critical to helping minimize losses if a flood should occur. While you hope to never use it, being prepared can help reduce the chances of losing vehicles to damage. There are several key elements your plan should include:

- **Designate an alternative location where vehicles can be moved to higher ground.** This may require more than one location due to the size of your fleet. Arrange these locations ahead of time so you can be certain they'll be available and that they're not prone to flooding themselves.
- **Monitor the weather to know when to implement your plan.** This might include staying tuned to The Weather Channel or a similar service. Determine a trigger point to tell you precisely when to activate the plan to get your buses to safety. Don't just wait until flood waters are already touching the tires. Your mobile devices may be capable of monitoring and warning you about potential flooding, but it's best to verify conditions in person.

- **Assign key personnel and their responsibilities.** Once you identify those who will implement your plan, spell out your expectations for monitoring possible flooding, calling the plan into action, initiating the communications needed and following up after conditions return to normal.
- **Decide how to move the vehicles.** Calling out your fleet of drivers is one possible solution, but in severe conditions some may be unable to respond. In such cases, you can use a more limited number of drivers that can be shuttled between the original parking area and your alternate location. Be sure to have a sufficient number of properly licensed drivers to have the vehicles moved in time.
- **Create an alert system.** You'll need a phone tree or similar method to alert drivers when they're needed. Keep in mind some communications may be out of service in severe weather, so you need a backup way to get the word out as well.
- **Practice the plan at least yearly.** Use this annual rehearsal to iron out any issues that may have occurred since the last time it was practiced. Make sure your driver records are up to date, and there have been no changes at the alternative location or the route to get there that might cause a problem.
- **Present your plan to your drivers.** Everyone involved should understand their role in the evacuation. Provide drivers the opportunity to give feedback and ask questions. You may also want to present to your school district to show your preparedness in the event of an emergency.



Use a phone tree or similar method to alert drivers when they're needed to help evacuate.

Providing solutions to help our members manage risk.SM



For your risk management and safety needs, contact Nationwide Loss Control Services: 1-866-808-2101 or LCS@nationwide.com.