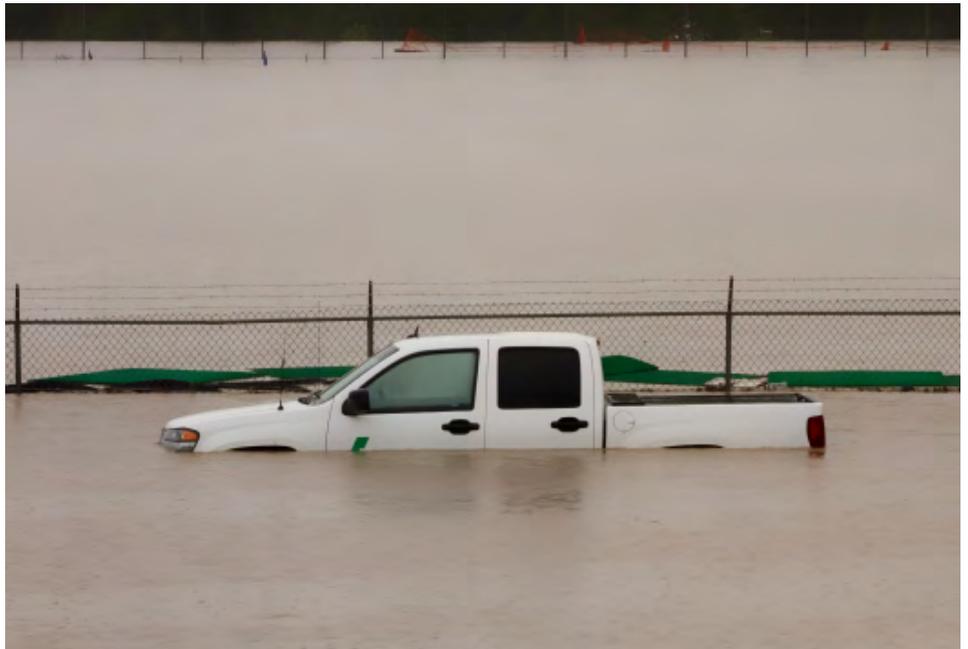


Protect your vehicles and mobile equipment in the event of a flood.

Flooding happens fast. Have an emergency evacuation plan in place to move vehicles and equipment to a designated safe location.



Floods are the number one natural disaster in the U.S. Flooding can occur anytime due to severe conditions such as tidal flows, runoff, clogged drainage systems and wind-driven rains. 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 mobile assets, and while they may be covered by insurance if involved in a flood, the devastation to your business could be significant including loss of business if you cannot respond to customer needs.

Exposed vehicles and equipment 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.

¹ NFIP Statistics. FloodSmart.gov, the official site of the NFIP, https://www.floodsmart.gov/floodsmart/pages/media_resources/stats.jsp (downloaded 4/7/16)



Ensure your plan entails procedures for moving specialized equipment early.

Some practical advice to help protect your mobile assets.

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 mobile assets due 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: Arrange these locations ahead of time:

- Ensure they are safe from flood.
- There should be multiple routes to the location that are safe from flooding and do not have any weight or height restrictions that may impact asset movement.
- Have a contractual arrangement with the property owner providing exclusive use of the area during a flood.

Prioritize Vehicles and Equipment. During an emergency you may not be able to move all your vehicles and equipment. Create a list, ranking individual assets or groups of similar assets in order of priority. Identify high priority items that are difficult to move and consider moving them earlier as a precaution.

Assign key personnel and their responsibilities. Once you identify those who will implement your plan, spell out each role including: monitoring weather, determining when to mobilize, notify/assemble/supervise drivers and authorize return. Establish back-up personnel for key roles.

Decide how to move the vehicles and equipment. 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 available. Identify drivers who may not be able to respond due to their own homes being in flood prone areas, family priorities, etc. Do not include them in your plan.

Establish a base at the new location. This provides a spot to direct activities, manage keys, provide food and drink to staff, etc. Consider monitoring the base 24/7 with a security service if site security is inadequate.

Monitor the weather to know when to implement your plan. Have an individual designated to monitor multiple weather services during inclement weather. Determine a trigger point for activating your plan. As the trigger point nears drive evacuation routes to observe their condition in person. Don't wait until flood waters are touching the roadway.

Create an alert system. A primary and secondary back-up communication system should be established. Establishing a phone/text tree is a best practice for keeping drivers up to date.

Commercial Fleet Safety: Flood Evacuation Plans - Mobile Assets

Present your plan to all persons involved. Everyone involved should understand their role in the evacuation. Provide everyone the opportunity to give feedback and ask questions.

Review and update the plan at least annually or when there are changes that may impact the implementation. This can include changes to staff, contact numbers, assets, operations, route conditions or facility conditions.

Practice the plan annually. Use this annual rehearsal to iron out any issues that may have occurred since the last time it was practiced. Make sure your asset and driver records are up to date, and there have been no changes at the alternative location or the routes to get there that might cause a problem.

Outside assistance

Organizations with high asset-to-driver ratios, such as car dealerships or repair facilities may need assistance in executing their evacuation plan. Establishing advanced agreements with car haulers, trucking companies, trailer rental companies, or temporary driver employment agencies is a good practice. Ensure they are adequately insured and drivers are qualified. Designate staff to oversee them.

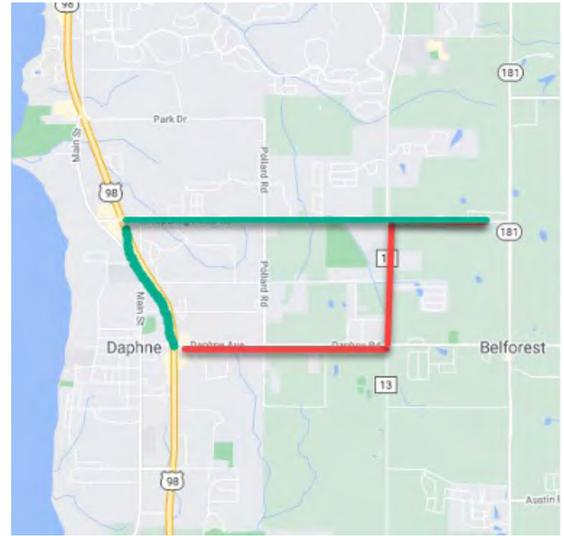
Providing solutions
to help our members
manage risk.®

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

Sample Flood Evacuation Policy Outline

Designated high ground emergency evacuation location:

- 325 Aspen Road, Daphne, AL, 55458 (Thompson Farm Supply - southeast lot)
- Property contact: Joe Thompson cell (123)456-7899
- Routes
 - Primary route (red): Ranch Street east 8 miles to HWY 13. HWY 13 north (left) 2.5 miles to Aspen Road. Aspen Road east (right) for 3 miles to 325 Aspen Road.
 - Secondary route (green): State 98 north 2.5 miles to Aspen Road. Aspen Road east for 11 miles to 325 Aspen Road.



Responsibilities:

- Ralph Smith (123)555-7777 and Maya Case (123)555-7778 – weather monitoring, forward evacuation plan to all staff, authorize evacuation, authorize return.
- Maya Case - Evacuation base management: contact property owner, set up base supplies, coordinate shuttle schedule, set-up security. Maya’s backup is Edmondo Welch (123) 555-7779.
- Evacuation Team Leaders - Maintain team call trees, coordinate team activities.

Shuttle Procedure:

- Drivers will be notified by team lead via call/text message of plan activation.
- Drivers report to emergency evacuation location.
- Team leads will shuttle drivers, using assigned crew cabs, to yard to pick-up vehicles and equipment to take them back to evacuation location.
- Drivers will be shuttled between locations until all vehicles/equipment have been moved.

Duration:

After an evacuation operations will continue, if possible, from the emergency base until Ralph Smith/Maya Case authorizes return to the site. Once drivers have been notified to return, the shuttle process will be conducted in reverse.

Annually:

- The evacuation plan will be tested and staff training provided during month of March.
- Updates will be made to responsibilities, asset list, driver list, phone numbers, etc. and plan posted and distributed to all staff.

Flood Evacuation Teams					
Smith		Carballo		Patel	
Driver	Pick-ups	Driver	Tractors	Driver	Equipment
May	P315 to P325	Rabasa	T8 to T12	Kahtri	CT - 35
Thompson	P326 to P335	Meekin	T13 to T18	Johnson	CT - 12
Reddy	P336 to P345	Gibson	T 19 to T21	Tate	CT -14