



## ARE YOU READY FOR EL NIÑO?

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*This is the second issue in a series of educational newsletters on risk solutions from Nationwide Private Client, compliments of SCM's Personal Risk Management Division.*

### **Are you ready for El Niño? Prepare with the following flood safety tips.**

El Niño, "The Little Boy" in Spanish, was originally recognized by South American fishermen in the 1600s. The term refers to the large-scale ocean atmosphere system oscillation linked to periodic warming in sea surface temperatures across the tropical Pacific. El Niño conditions typically impact North America during the winter season. Generally speaking the southern United States will encounter cooler and wetter weather, the Pacific Northwest will experience warmer and drier weather and Southern California, in particular, will be hit with wetter than average conditions. The Atlantic hurricane season is often diminished during El Niño years while the tornado season tends to be more active. Experts are predicting this El Niño event could rival previous strong El Niño events, such as in 1982/83 and 1997/98.

Areas hit particularly hard by increased rain during El Niño years can experience some relief to drought conditions but will likely face the threat of local flooding. Even areas not typically concerned with urban flooding can be overwhelmed during heavy El Niño rain events. Homes with basements or those in low-lying areas are most vulnerable.

Floods damage or destroy more homes than any other natural disaster – causing \$2 billion-plus in property damage every year. Nationwide Private Client recommends that homeowners who may be susceptible to urban flooding make preparations to help prevent the effects of El Niño from damaging their home and possessions. Here are some tips to get you started.

#### **Before a Flood**

- Install backflow valves or standpipes to prevent sewer lines from backing up.
- Install a sump pump system if you have below-grade floors.
- Landscape with plants and vegetation that resist soil erosion.
- Consider storing irreplaceable family items and important documents somewhere other than the basement.
- Keep an inventory of all your valuables.
- Install a flood-detection device that sounds an alarm or calls your phone if it senses water – typically, in your basement.
- Purchase flood control barriers and know how to use them.
- Designate a safe location for your family to gather in case of emergency.
- Keep a disaster preparedness kit at your home and in your vehicle. At a minimum, this should include water, non-perishable food, a first-aid kit, a battery-powered radio, flashlights, and extra batteries.

## During a Flood

- Turn off utilities at the main power switch, if you can do so safely. If you can't reach the main power switch safely, call your electric utility or a licensed electrician to shut off power at the meter.
- Move valuables, important papers and clothing to upper floors. If you have only one floor, put items on shelves, tables or countertops.
- Never try to drive through a flooded area. You can lose control of your vehicle or your car could stall in as little as six inches of water.
- Never walk through flooded areas. You have no idea what damage could be below the surface or if the water is carrying a live electrical current from a downed power line.
- Monitor the storm and any instructions from authorities. Many cities and counties have developed websites, apps and literature dedicated to El Niño. Check what is available in your area.

## After a Flood

- If you had to evacuate your home, check with authorities before returning to ensure it is safe to do so.
- Don't turn your power back on until an electrician has inspected your system.
- In cases of significant and widespread flooding, water supplies can be polluted. Follow instructions from local authorities on what to do until drinking water is once again safe.
- If your home and possessions have suffered damage, document everything using a camera and create an inventory of damaged property.
- Contact your insurance agent and insurance carrier immediately to report your claim and get assistance with the clean up process.

If you have a basement, consider a consultation with experts such as Basement Systems ([www.basementsystems.com](http://www.basementsystems.com)) who can help with drainage systems, sump pumps, flood control barriers and waterproofing.

Now is a good time to review your homeowners insurance policy with your insurance agent to ensure you have adequate coverage in place, not just for potential flooding caused by El Niño, but for any eventuality.

## Additional Resources

- [Basement Systems website](#) – one of our Risk Solutions Partners offering services to help protect your basement from flooding – some services available at a discount to Nationwide Private Client policyholders
- [Risk Solutions Series – Severe Storm Safety Tips](#) – offers tips to prepare for tornadoes, strong winds, hail and lightning
- [Insurance Institute for Business & Home Safety website](#) – offers additional tips to prepare for natural disasters
- [National Weather Service website](#) – track weather developments for your area

Sources:

<http://oceanservice.noaa.gov/facts/ninonina.html>

<http://www.elnino.noaa.gov/>

<http://www.nationwide.com/floods.jsp>

We offer this information to assist you in making decisions that can help mitigate your risk. While we cannot address every possible scenario or guarantee these tips will work for you, our goal is to support your efforts to protect yourself and your family. For more information, please email SCM's Private Risk Management Division at [infoprms@sullicurt.com](mailto:infoprms@sullicurt.com) or call 800.427.3253 and reference "Nationwide newsletter."



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