

Supporting Business Continuity

Flood Resource Guide

In light of the recent flooding across the Hill Country, many businesses are now facing the challenging process of cleanup and recovery.

To support those efforts, we've outlined some important tips for businesses when documenting flood damage and navigating the insurance claims process.



RECOVERY TIPS



Document all damage — Take wide and close-up photos of affected areas, equipment and inventory. Include timestamps and location information when possible. Create a detailed inventory of all damaged property and store this documentation securely and digitally if possible.



Prevent further damage — Act to prevent further damage by covering any openings in roofs and windows, clearing out wet debris and dehumidifying to prevent mold damage.



Notify your insurance provider — Report the damage as soon as possible. Confirm your policy's coverage, schedule inspections and keep a record of your claim number and detailed notes from every call.



Work with licensed professionals — Use only licensed, bonded and insured contractors for repairs. Keep your insurance adjuster involved before beginning repairs. Keep copies of all invoices, receipts and logs of employee hours spent on recovery efforts.



Follow up & prepare for the future — As you rebuild, explore flood mitigation strategies like relocating equipment, installing water barriers & backflow preventers and reviewing your business continuity plan to better prepare for future events.

RESOURCES

Recovery from a Flood Checklist

<https://www.floodsmart.gov/recover/checklist>

Business & Community Emergency Recovery Resources

<https://gov.texas.gov/business/page/recover>

July Flooding Response Efforts

<https://tdem.texas.gov/disasters/july-flooding-25-0026>

WE'RE ALWAYS HERE TO HELP

Recovering after a flood can be complex and a difficult process, but you're not alone. Frost Insurance is here to help you navigate the aftermath. Our commercial risk advisors are committed to supporting your recovery and helping protect your business from future losses.

For more information, visit FrostBank.com/DisasterRecovery or call us at (866) 227-2099 if you have any questions.

