

# Flood avoidance plan worksheet.

Locations throughout the country are subject to catastrophic storms (e.g., rising water, flash flooding, tides). This worksheet will help address common concerns to develop a plan to help protect your vehicle inventory. A key decision you must make is to either relocate the vehicles on your property or move them off-site. Many factors affect the best means of protection. Follow the steps below to develop your Storm Readiness Plan. Your plan will become invaluable if a catastrophe strikes.

Dealership Name: \_\_\_\_\_

**Assign preparedness responsibilities and describe your plan in detail. Refer to the Flood Avoidance Plan instruction guide for assistance. Examples of required actions are listed below but you will need to complete for your individual dealership needs.**

Responsibilities and Duties	Required Actions
<b>1. Appoint a Flood Avoidance Storm Coordinator and Team.</b> Creates and executes the plan. Indicate names and plan responsibilities.	<b>Storm Coordinator chairs pre-season plan review meetings and is responsible for planning, organizing, recognizing when to execute the plan and supervising the execution of the plan. Timing of local area evacuations needs to be considered.</b>
<b>2. Evaluate flood threat to your lots.</b> Consider both on-premise and off-premise areas. Indicate person responsible.	<b>Describe low areas of lots and plan for these areas. Describe on-premise and off-premise concerns.</b>
<b>3. Identify “safe” alternate parking location. This may be off-site or on-site.</b> Arrange parking rights if necessary. Indicate person responsible.	<b>Indicate addresses and evaluate likelihood of flood at each address. Draw map for parking.</b>

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Responsibilities and Duties	Required Actions
<b>4. Establish a route to alternate parking facility.</b> Indicate person responsible. Not needed if relocating vehicles on-site.	<b>Attach a copy of specific driving directions and route map to “safe” parking facility. Will police assistance be needed?</b>
<b>5. Organize workforce for move.</b> Storm Coordinator will call Storm Team members who will then call employees.	<b>Attach the names and phone numbers (include cell phones) of team members and employees. Decide who will shuttle and who will drive. Designate who will be responsible for keys and security. Attach a copy of key and security plan.</b>
<b>6. Designate priority vehicles.</b> Move high-value vehicles first. Access to keys and key control is important. Indicate person responsible.	<b>Describe area of lots that will flood first. Begin with high-value vehicles in this area.</b>
<b>7. Monitor weather and tide conditions.</b> Provide the name of the person(s) responsible. Must owner approve before vehicles are moved?	<b>Specifically describe the trigger for each scenario.</b> <b>1. Heavy rain</b> <b>2. Tropical storm</b> <b>3. Hurricane</b> <b>4. High tide</b> <b>5. Combinations</b>
<b>8. Put plan into effect and supervise move to alternate parking location.</b> Provide name of the person(s) with authority and responsibility to activate plan.	<b>Storm Coordinator and owner’s responsibility. Does owner need to approve implementation? Supervise key management, premise security, parking and safe driving.</b>

# Flood avoidance plan worksheet.



Responsibilities and Duties	Required Actions
<b>9. Returning the vehicles to the dealership premises.</b> Evaluate short-term weather before moving vehicles back to dealership. Indicate person(s) responsible.	<b>Stress safety, organized parking and key management.</b>
<b>10. Need Help?</b> <b>Call Ally Dealership Insurance at 800-729-4622, option #4</b>	<b>We will assist you with questions about developing this plan. We also can assist you in documentation of expenses and VINs for reimbursement of up to \$25 per vehicle moved.</b>
<b>11. Other contact information.</b> Claims, Underwriting, Ally Dealership Insurance	<b>To report a claim, call 800-225-5642.</b> <b>To obtain information about coverage or deductibles, call 800-729-4622.</b> <b>For all other assistance, contact your Ally Dealership Insurance Specialist.</b>

# Helpful tips for creating a flood avoidance plan.

## 1. Appoint a Flood Avoidance team

Write the names of the people who the owner wants to be accountable for helping avoid a flood loss.

This list should include the owner.

- Appoint enough people so that one of them will always be at the dealership or in the vicinity during evenings and weekends.
- Appoint someone as a Storm Coordinator to complete the Flood Avoidance Plan.
  - They should confirm the plan with the owner, including necessary parking adjustments, lot repairs, permission from owners of alternate parking locations, etc.

## 2. Evaluate the flood threat to your lots

Specifically write out the problems with your lots and surrounding areas that make them susceptible to flooding.

- If only a portion of your lot is in the flood zone, determine if you can avoid parking cars in that area.
  - Mark low areas with a painted line and instruct employees not to park vehicles below the line.
  - Consider using the low area for customer's cars, which are usually gone in the evenings and weekends.
  - Decide if you can build the lot to a higher elevation.
  - Determine if you can construct a raised parking structure that will not impede the flow of the water, but will be above the floodwater.
- Determine if the storm drains in your lot need to be cleared of obstruction and debris.
- Evaluate the local area around the dealership.
  - Specifically write concerns about the area on the plan.
  - Resolve the concerns that are within your control or influence.
    - (a.) Plan for local drainage systems to be overwhelmed and fail.
    - (b.) Evaluate whether culverts and drains have clogged in past storms.
    - (c.) Building materials and silt from local construction can clog drains quickly.
    - (d.) Be sure that your property, especially the service and body shop areas, is clutter-free.

## 3. Identify a "safe" alternate parking location(s)

### If on-premise

- Create a map of your lot that shows the area that will flood, as well as the area of the lot where the cars are to be moved.

### If off-premise

- Write the address(es) on the plan.
  - This location should be as close as possible to the dealership.
- Contact the property owner and ask for permission to move your cars to the location if needed.
  - Obtain an exclusive right to use the property if possible. This will make vehicle security easier.
  - Compensation or a signed agreement may be necessary.
- Try to determine whether this location could also flood. Communicate alternate location to Ally Dealership Insurance who will obtain a flood map and will advise if it is still in a flood zone.
- Draw a map of the location and indicate how the vehicles should be parked. You want the parking to be efficient and to prevent collisions. Make several copies of the map and attach them to the plan. They will be given to the drivers when the plan is implemented.
- Determine if you will need to hire a security service for the alternate location.

## 4. Establish a route to the alternate parking location

### If on-premise

- Use the map of your lot to show which cars are to be moved to specific areas of the lot that will not flood.

### If off-premise

- Specifically type up directions, make several copies and attach them to the plan. These will be given to the drivers when the plan is implemented.
- Keep in mind that traffic may be very heavy at the same time that you need to move the cars. Evaluate alternate routes.
- Determine how long it will take you to move your cars and write this on the plan.
- If needed, assign someone to control traffic as your drivers exit your dealership. Determine if this requires assistance or approval from the police.

# Helpful tips for creating a flood avoidance plan.

## 5. Organize the workforce for the move

- Attach a list of the names and addresses of the people who will be called when the plan is implemented. Be sure to include cell phone numbers.
- Decide who will be drivers and who will be shuttle drivers. Decide this now and list them specifically for these functions.
- Designate who will be responsible for putting the keys in the cars for the drivers and who will have responsibility for controlling the keys after the cars have been moved, as well as being responsible for the security of the vehicles at the alternate location. Write their name on the plan.
  - This person should develop a plan and explain it to others, in case the designated person is not available when the plan is implemented. This plan should be attached to the avoidance plan.
- Don't wait until an event arises to ask your employees for their help. Tell all of your employees about the plan as soon as it is completed.

## 6. Designate priority vehicles

- Move cars from the lowest areas first.
- Prioritize high-value vehicles within these areas.

## 7. Monitor weather and tide conditions

- Designate who will be responsible for this and write their name on the plan.
  - Be sure that someone with authority to implement the plan will always be in the vicinity, including evenings and weekends.
  - If your dealership is closed during a flood warning, have an employee remain at the dealership and check the water level every 30 minutes (as long as it's safe for the employee to remain on site).
- Describe on the plan what conditions must occur to activate the plan to move the vehicles.
  - Be sure the designated people understand the activation requirements and that they have authority to implement the plan accordingly.
- Examples for monitoring water levels are:
  - Monitor National Weather Service flood gauges in your area at [http://weather.gov/rivers\\_tab.php](http://weather.gov/rivers_tab.php).
    - (a.) Be sure to monitor gauges that are upstream from your location.
  - Insert a post in the low-lying area. When the water reaches a predetermined height on the post, you will know that it is time to move the cars.

## 8. Put the plan into effect and supervise the move to the alternate parking location

- Remember that there may be mandatory evacuations that will prevent you from completing your plan.
- Follow the plan as outlined and provide people with driving and parking directions.
- The owner or Storm Coordinator should supervise all aspects of the activity:
  - Safe driving, organized parking, traffic control, vehicle security.

## 9. Returning the vehicles to the dealership premises

- Evaluate the short-term weather before returning the vehicles to the dealership.
  - Ground saturation can contribute to subsequent flooding from only moderate rainstorms.
- Stress safe driving and organized parking.
- Decide if you will need traffic control for a safe exit from the alternate location.
- Document what you have done and record the names of the people who were involved. This will be your source document for evaluating the cost of the effort for reimbursement from Ally Dealership Insurance (up to \$25 per vehicle moved).

## 10. Contact Ally Dealership Insurance for questions at 800-729-4622, option #4

## 11. To report a claim, call 800-225-5642

To obtain information about coverage or deductibles, call 800-729-4622

For all other assistance, contact your Ally Dealership Insurance Specialist

# Sample flood avoidance plan.

Locations throughout the country are subject to catastrophic storms (e.g., rising water, flash flooding, tides). This worksheet will help address common concerns to develop a plan that will help protect your vehicle inventory. A key decision you must make is to either relocate the vehicles on your property or move them off-site. Many factors affect the best means of protection. Follow the steps below to develop your Storm Readiness Plan. Your plan will become invaluable if a catastrophe strikes.

Dealership Name: \_\_\_\_\_

**Assign preparedness responsibilities and describe your plan in detail. Refer to the Flood Avoidance Plan instruction guide for assistance. Examples of required actions are listed below but you will need to complete for your individual dealership needs.**

Responsibilities and Duties	Required Actions
<b>1. Appoint a Flood Avoidance Storm Coordinator and Team.</b> Creates and executes the plan. Indicate names and plan responsibilities.	<b>Storm Coordinator chairs pre-season plan review meetings and is responsible for planning, organizing, recognizing when to execute the plan and supervising the execution of the plan. Timing of local area evacuations needs to be considered.</b>  Owner/Dealer: Bob C. Storm Coordinator: Mary J. People authorized to effect plan: Mary J., Gen Mgr, Sales Mgr, Office Mgr., etc.  Key Control and Security Drivers: Bill S. William #1, Tim #1, Jim #1, etc.  Shuttle Drivers: June R., Mike D., etc.
<b>2. Evaluate flood threat to your lots.</b> Consider both on-premise and off-premise areas. Indicate person responsible.	<b>Describe low areas of lots and plan for these areas. Describe on-premise and off-premise concerns.</b>  1. Front lot at 100 Main Street will flood. We will need to move about 150 vehicles. 2. Rear lot at 100 Main Street will flood. We only use it for service customer parking and overflow inventory. We will need to move about 20 customer vehicles, (if daytime flood), and about 20 to 30 inventory vehicles. a. Body shop debris could clog storm drain in this lot. Will have them clean up the area b. The building itself is raised up and only the back part of the service shop will flood 3. All of Used Car lot at 180 Main Street will flood. We will need to move about 30 vehicles. a. The building is raised up and will not flood 4. Stream that floods lots has flowed over the bridge on South Main Street. May not be able to evacuate vehicles to the South.

# Sample flood avoidance plan.

Responsibilities and Duties	Required Actions
<b>3. Identify “safe” alternate parking location. This may be off-site or on-site.</b> Arrange parking rights if necessary. Indicate person responsible.	<b>Indicate addresses and evaluate likelihood of flood at each address. Draw map for parking.</b>  1. 1350 Main Street, Mytown, USA a. Grocery store has agreed to allow us to park up to 200 vehicles on their lot, in the spaces nearest the street, at no charge b. It is high enough that it will not flood c. It is 12 blocks away and drive time should be about 3 to 5 minutes each direction 2. Using 20 drivers and 5 shuttle drivers, we should be able to move approx. 120 vehicles per hour. a. It will take us about 1-½ hours to move our inventory vehicles, plus an additional 20 minutes to move the customers’ vehicles 3. Copy of parking map is attached.
<b>4. Establish a route to alternate parking facility.</b> Indicate person responsible. Not needed if relocating vehicles on-site.	<b>Attach a copy of specific driving directions and route map to “safe” parking facility. Will police assistance be needed?</b>  1. See attached driving directions. 2. Police assistance will not be needed since we will only need to move about 150 vehicles.
<b>5. Organize workforce for move.</b> Storm Coordinator will call Storm Team members who will then call employees.	<b>Attach the names and phone numbers (include cell phones) of team members and employees. Decide who will shuttle and who will drive. Designate who will be responsible for keys and security. Attach a copy of key and security plan.</b>  1. See attached list of names and responsibilities. 2. See attached key control and security needs for vehicles parked at grocery store at 1350 Main Street.
<b>6. Designate priority vehicles.</b> Move high-value vehicles first. Access to keys and key control is important. Indicate person responsible.	<b>Describe area of lots that will flood first. Begin with high-value vehicles in this area.</b>  1. Begin with the vehicles in the rear of 100 Main Street (20 to 30 inventory and 20 customer). 2. Move the rest of the new vehicles at 100 Main Street. 3. Move the vehicles at 180 Main Street, beginning in the rear of the lot.

# Sample flood avoidance plan.

Responsibilities and Duties	Required Actions
<b>7. Monitor weather and tide conditions.</b> Provide the name of the person(s) responsible. Must owner approve before vehicles are moved?	<b>Specifically describe the trigger for each scenario.</b>  <b>1. Heavy rain</b> – We are in a 100-year flood zone. Mary J. will have someone remain at the dealership as long as the flood watch remains in effect. If there is any indication that the lots will flood, we will move the vehicles.  <b>2. Tropical storm</b> – Same as heavy rain  <b>3. Hurricane</b> – NA  <b>4. High tide</b> – NA  <b>5. Combinations</b>
<b>8. Put plan into effect and supervise move to alternate parking location.</b> Provide name of the person(s) with authority and responsibility to activate plan.	<b>Storm Coordinator and owner's responsibility. Does owner need to approve implementation? Supervise key management, premise security, parking and safe driving.</b>  1. Mary J. (Storm Coordinator) and/or owner will call the team members that are authorized to put the plan into effect. They will in turn call the people that are designated on the workforce list. 2. Mary J. will give each driver a copy of the parking map and driving directions. 3. Bill S. (key control) will place the keys in the vehicles so the drivers do not need to look for the keys for each vehicle. (a.) After parking the vehicles at 1350 Main Street, the drivers will remove the keys, lock the door and upon returning to the dealership, give the keys to Bill S. before driving the next car to 1350 Main Street. 4. Bill S. (security) will be certain that the vehicles are parked properly at 1350 Main Street and confirm that the keys are removed and the doors are locked.
<b>9. Returning the vehicles to the dealership premises.</b> Evaluate short-term weather before moving vehicles back to dealership. Indicate person(s) responsible.	<b>Stress safety, organized parking and key management.</b> 1. Owner approves return of the vehicles to the lot and instructs his employees as needed. 2. Mary J. notifies Ally Dealership Insurance of the expense involved and receives appropriate forms to submit for reimbursement.
<b>10. Need Help?</b> <b>Call Ally Dealership Insurance at 800-729-4622, option #4</b>	<b>We will assist you with questions about developing this plan.</b>  <b>We also can assist you in documentation of expenses and VINs for reimbursement of up to \$25 per vehicle moved.</b>
<b>11. Other contact information.</b> Claims, Underwriting, Ally Dealership Insurance	<b>To report a claim, call 800-225-5642.</b> <b>To obtain information about coverage or deductibles, call 800-729-4622.</b> <b>For all other assistance, contact your Ally Dealership Insurance Specialist.</b>



# Dealership storm readiness worksheet.



Throughout the country, dealerships are subject to catastrophic storms (e.g., hail, windstorm, flooding). This worksheet will help address common concerns to develop a plan that will protect your vehicle inventory.

Dealership Name: \_\_\_\_\_

Dealership Storm Coordinator: \_\_\_\_\_

Severe Weather Team	
1.	4.
2.	5.
3.	6.

Evaluate the Threat (Consider What the Dealership's Risk of Threat is)	
Threat	Remarks
1. Hail	
2. Windstorm	
3. Flood or Rising Water	
4. Other	

# Dealership storm readiness worksheet.

Prior Storm History (Consider significant storm damage by type)	
Date	Type of Storm

Evaluate the Potential of Wind Damage	
Yes or No	Condition or Peril
	A. Loose gravel on buildings or drive areas. Comments:
	B. Sand in area. Comments:
	C. Signs or other items that could be blown into inventory. Comments:

Evaluate the Potential of Rising Water	
Yes or No	Condition or Peril
	A. Ordinary drainage that might fail. Comments:
	B. Low spots on the lot. Comments:
	C. Heavy rain effect on local streams. Comments:
	D. Weather monitoring. Comments:

# Dealership storm readiness worksheet.

Responsibility	Comments
1. Communication coordinator:	
2. Locate “safe” parking facility.	
3. Organize workforce for move.	
4. Designate priority vehicles.	
5. Establish a route to facility.	
6. Monitor weather conditions.	
7. Put plan into effect.	
8. Supervise move to parking facility.	
9. Contact Ally Dealership Insurance.	