PRUDENT
THE FUTURE OF INSURANCE

EXTREME WEATHER RISK ADVISORY

Loss Prevention Guidance for Insured Locations

WHY THIS ADVISORY?

Extreme weather events such as heavy rainfall, flooding, and high winds can cause significant damage to property, stock, plant & machinery, and disrupt operations.

This advisory provides loss prevention guidance based on advance alerts generated through RMSI's PIER platform, enabling insureds to take timely risk mitigation actions. These are good risk management practices and should be implemented to the extent feasible, keeping site safety and statutory requirements in mind.

HOW TO USE THIS ADVISORY

PIER alerts are typically issued **24–72 hours in advance.**

ALERT LEVEL	WHAT IT MEANS	EXPECTED RESPONSE
WATCH	Event possible	Review preparedness
ALERT	Event expected	Secure & relocate
WARNING	Event imminent/ongoing	Focus on life & damage control

Actual weather impact may vary by micro location; insureds should also track local meteorological and civic authority advisories.

HEAVY RAINFALL & WATER LOGGING

DO'S

- Inspect and clear roof drains, gutters, stormwater drains, and downpipes
- Identify low lying areas, basements, sunken docks, pits, and cable trenches
- Relocate vulnerable stock, raw materials, documents, and spares to higher racks/floors
- Ensure sump pumps, dewatering systems, and backup power are operational
- Keep emergency contacts and site response teams informed
- Ensure critical equipment foundations and electrical panels are reviewed for splash or seepage exposure

DON'TS

- Do not store stock directly on floors in rain-exposed areas
- Do not ignore slow water ingress—it often escalates quickly
- Do not rely solely on municipal drainage during extreme rainfall

FLOOD RISK

DO'S

- Evacuate personnel from basements and low-lying areas if water levels continue to rise
- Deploy sandbags, flood barriers, or stop logs at entry points
- Switch off electricity in threatened areas before water ingress. Safely isolate the electrical supply in threatened areas through authorised personnel
- Move high value stock, IT equipment, documents, and spares to safe locations
- Secure outdoor equipment, containers, and pallets
- Maintain digital backups of inventory and policy documents

DON'TS

- Do not enter flooded areas with live electrical connections
- Do not pump out basement water too rapidly (structural risk)
- Do not discard damaged stock without documentation and guidance

HIGH WIND/STORM CONDITIONS

DO'S

- Secure loose roof sheets, cladding, signboards, and false ceilings
- Anchor or relocate outdoor equipment, scaffolding, cranes, and pallets
- Secure shutters, dock doors, skylights, and glazing
- Park vehicles away from trees, poles, and exposed structures

DON'TS

- Do not carry out roof or outdoor work once wind alerts are issued
- Do not rely on temporary or unsecured fixes
- Do not open large shutters or dock doors suddenly during high wind events

CLAIMS PREPAREDNESS & LOSS MINIMISATION

DO'S

- Take photographs/videos before, during, and after the event
- Prepare a basic loss log (location, asset type, time, and extent)
- Inform Prudent's Claims Team immediately if there is damage or risk of aggravation
- Seek insurer/surveyor guidance before disposal, movement, or restoration
- Retain damaged components and samples until surveyor inspection, unless removal is essential for safety

DON'TS

- Do not dispose of damaged material without documentation
- Do not delay loss intimation assuming damage is minor

PRUDENT INSURANCE BROKERS PVT. LTD. (Composite Broker)

Certificate of Registration IRDAI No. 291 & IFSCA No. 017 (Validity: 18th February 2026 to 17th February 2029)

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