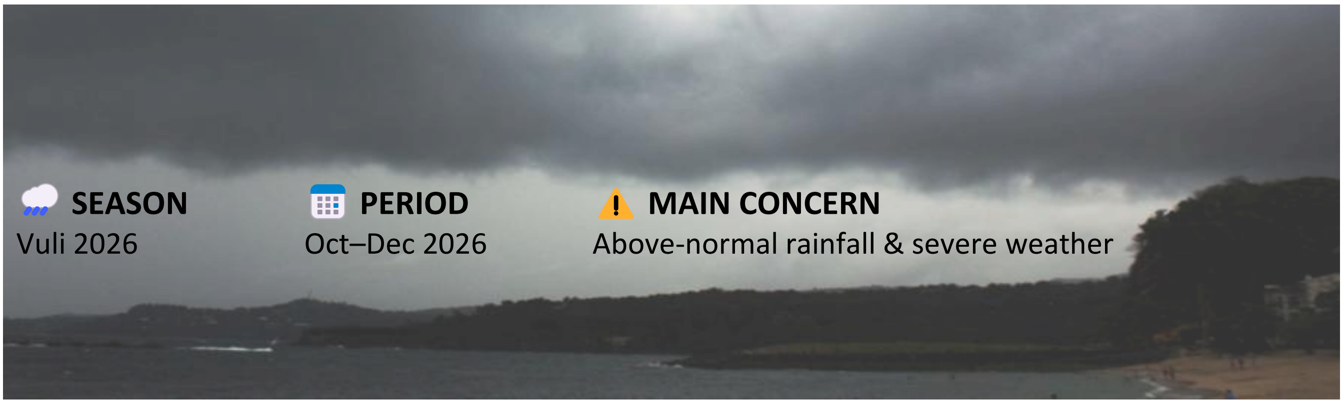


POTENTIAL IMPACT:

Flooding · Lightning · Strong winds · Landslides · Business interruption
Vehicle damage · Crop losses · Disease outbreaks

KEY POTENTIAL RISKS:

- Flooding of homes, business premises and warehouses
- Damage to buildings, stock, machinery, equipment, records and electrical installations
- Lightning, thunderstorms and strong winds causing injury, fire or property damage
- Road, bridge, communication and infrastructure disruption
- Supply-chain interruptions and business downtime
- Landslides, soil erosion and agricultural losses
- Water contamination and public health concerns
- Motor vehicle flood damage
- Release of fuels, oils, chemicals or other hazardous materials causing environmental and third-party liability exposures

YOUR PRE-SEASON PREPAREDNESS CHECKLIST

We recommend taking the following practical steps before and during the rainy season:

① Protect Your Building ***Keep water out. Keep drainage clear.***	② Protect Stock & Equipment ***Raise it. Secure it. Protect it.***
③ Check Electrical & Fire Safety ***Keep electricity safe from water.***	④ Prepare Vehicles & Transport ***Plan ahead. Never drive through floodwater.***
⑤ Strengthen Business Continuity ***Prepare for disruption before it happens.***	⑥ Prepare Your Household ***Prepare your family. Know your safe route.***

Need more detail?
See Annex 1 – Detailed Preparedness Measures for practical guidance on each area above.

CHECK YOUR INSURANCE BEFORE THE RAINS

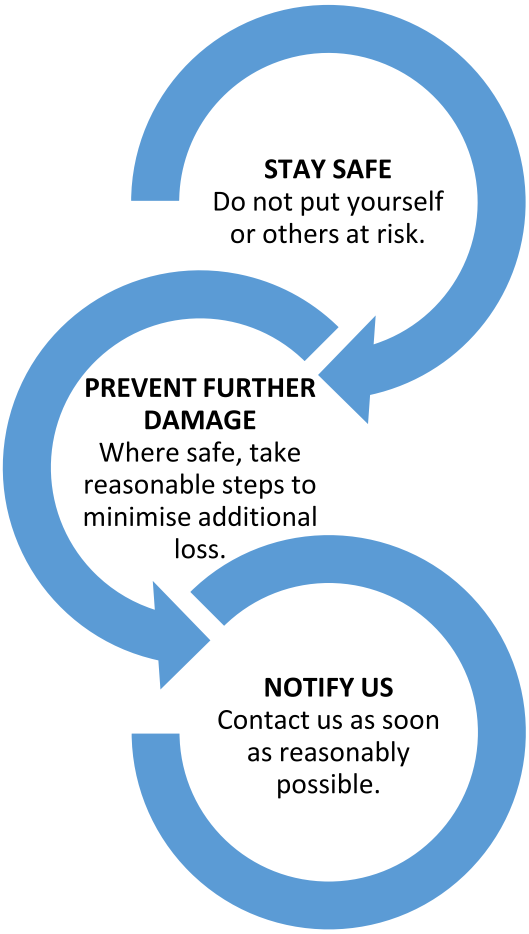
Ask yourself:

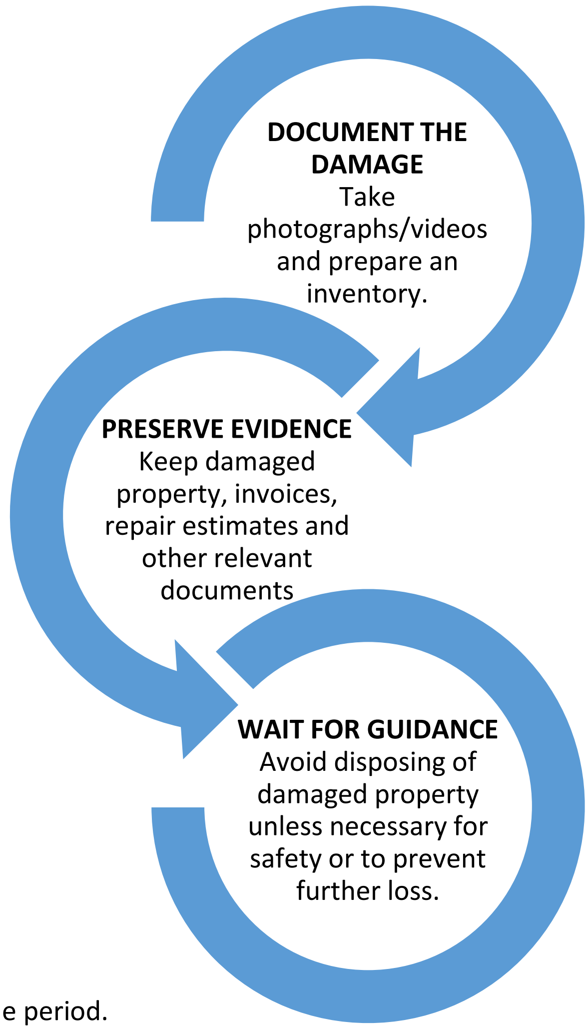
- Are my buildings and assets insured for their current replacement/reinstatement values?
- Are all major assets, machinery, equipment and stock properly declared?
- Does my policy provide relevant protection for flood, storm, business interruption, agricultural losses or other weather-related events, subject to the policy terms, conditions and exclusions?
- Are my contact and emergency details up to date?

Not sure what your policy covers?

Contact us via your Account Handler.

IF DAMAGE OCCURS





STAY INFORMED

Follow official TMA forecasts and alerts throughout the period.

Annex 1 - Detailed Preparedness

1. Inspect and Protect Buildings

- Inspect foundations and retaining walls, roofs, gutters, downpipes and drainage systems and carry out necessary repairs.
- Clear blocked drains, culverts and storm-water channels around your premises.
- Check for cracks, leaks or other structural weaknesses.
- Ensure that floodwater can drain safely away from your and third party buildings.
- Where possible, install barriers or other appropriate flood-protection measures for vulnerable entrances and openings.
- Eliminate stagnant water and strengthen mosquito and pest-control measures around premises, to reduce outbreaks of diseases.

2. Protect Stock, Machinery and Other Assets

- Move stock, equipment and valuable items away from low-lying or flood-prone areas. Chemicals, fuels, oils and hazardous materials should be in containers that are properly secured and above anticipated flood levels.
- Store goods on pallets, shelves or raised platforms to reduce exposure to floodwater, prevent mould, dampness and deterioration of stock.
- Secure outdoor equipment, materials and loose objects that may be damaged or displaced by heavy rain or strong winds.
- Consider relocating critical machinery and sensitive documents, records and equipment where flooding is anticipated.

3. Electrical and Fire Safety

- Inspect electrical installations and ensure that wiring, sockets and electrical equipment are adequately protected from water.
- Avoid operating electrical equipment in flooded or wet areas.
- Identify procedures for safely isolating electricity in the event of flooding.
- Ensure that emergency lighting and backup power systems are maintained and ready for use.
- Carry out maintenance of generators, UPS systems and surge protection systems.
- Where appropriate, disconnect sensitive electronic equipment during severe thunderstorms.

4. Motor and Transport Precautions

- Avoid driving through flooded roads or areas where water depth is unknown.
- Monitor weather and road conditions before undertaking long-distance travel.
- Ensure vehicles are properly maintained and, where possible, parked in areas less vulnerable to flooding.
- Review alternative transport routes in case normal roads become inaccessible.

5. Business Continuity Planning

Businesses are encouraged to review their emergency and business continuity arrangements, including:

- Emergency contact lists.
- Alternative communication arrangements.
- Evacuation routes, assembly points and procedures for employees, visitors and customers during severe weather.
- Alternative premises or temporary operating arrangements
- Protection of important records and documents.
- Regular off-site/cloud backup of critical business data.
- Alternative suppliers and transport routes.
- Procedures for protecting employees and customers during severe weather.
- Plans for temporary closure or relocation if premises become unsafe or inaccessible.
- Plans for security of premises, valuables and access points during temporary closure or relocation/evacuation.

6. Household and Personal Preparedness

Individuals and families should consider preparing an emergency kit containing essential items such as:

- Drinking water and basic food supplies.
- Essential medication and first-aid supplies.
- Torch, batteries and power bank.
- Store important personal and insurance documents in waterproof protection.
- Emergency contact numbers.
- Basic clothing and hygiene supplies.

Families should also identify safe locations and evacuation arrangements in case of severe flooding or other emergencies.

🚦 DURING FLOODING & SEVERE WEATHER

✅ DO	❌ DONT
- Follow official weather alerts - Move valuables to higher ground where safe - Switch off electricity where safe to do so - Document damage - Contact your insurer/intermediary	- Don't ignore evacuation warnings - Don't enter flooded buildings - Don't operate electrical equipment in wet areas - Don't drive through unknown-depth floodwater - Don't dispose of damaged property unnecessarily