Flood: How to prepare for such disasters

According to Dr Khamarrul Azahari Razak (Director of Universiti Teknologi Malaysia's Disaster Preparedness & Prevention Centre), **many people do not invest in getting flood insurance as they don't think it's a priority** like an alarm system or added grilles. However, not many people are aware of their local risks, which include flooding or other disasters.

So why should flood insurance coverage be on your priority list?

1. Flood is the **Second highest natural disaster in Malaysia** after Lightning Strike.

2. 22% of Malaysia total population is vulnerable to flood and **only 4% of Malaysian have Flood coverage**.

3. Flood coverage is **affordable**

4. **Transfer the financial burden** from Flood damage to the insurance company

During the recent floods event that hit several parts of the Klang Valley due to the constant rain that started on Dec 17, several highways were closed and thousands of people had to evacuate their homes. After the event, it is important for Malaysians to be prepared for any natural disasters as it can help to reduce the economic losses and reduce the number of death.

Major flood will increase in near future due to future climate risk increase and also population growth. Therefore, it is

crucial to be prepared and have a plan in place for disaster that might strike anytime.

Here are five things you need to do to be prepared for a flood:

1. **Stay calm** and try not to panic.

2. Keep a **disaster supply kit** such as first aid supplies, flashlight, drinking water, non-perishable food and warm cloth.

3. Develop an **evacuation plan**.

4. **Stay alert** and update.

5. **established a local network** to contact during emergency.

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