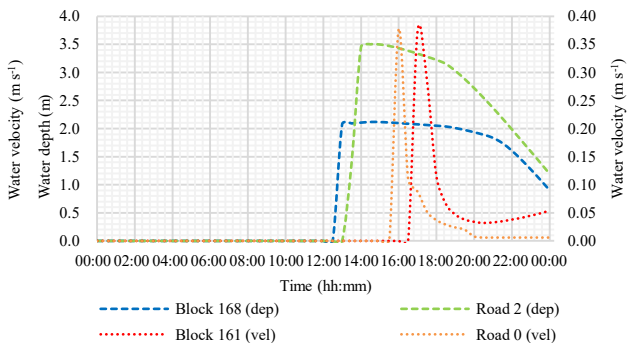


(a) Pluvial flood



(b) Fluvial flood