Risk Management Bulletin

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A definite plan to deal with major emergencies is an important element of your safety program. Besides the major benefit of providing guidance during an emergency, developing the plan has other advantages such as discovering unrecognized hazardous conditions that could make an emergency situation worse. The development of an emergency plan will also promote safety awareness and demonstrate the organization's commitment to employee safety. People may not be willing to take the time and effort to examine the problem. However, emergency planning is an extremely critical part of an organization's continued safe operation.

Since emergencies will occur, preplanning is necessary to prevent possible disaster. An urgent need for rapid decisions, shortage of time, and lack of resources and trained personnel can lead to chaos during an emergency. Time and circumstances in an emergency mean that normal channels of authority and communication cannot be relied upon to function routinely. The stress of the situation can lead to poor decisions which can result in more severe losses. An emergency plan outlines procedures employees must follow during an emergency. The objective is to reduce the possible consequences of the emergency by preventing further injuries and/or fatalities; minimizing damage to buildings, stock, and equipment; and reducing downtime to accelerate the resumption of normal operations. Consideration should be given to dealing with the community in an effort to reduce the potential for reputational damage to an organization by managing the media, environment, and the public face of an incident as much as possible.

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Leavitt Pacific Insurance Brokers | CA License #0D79674 www.leavitt.com/leavittpacific Development of the plan begins with an assessment of areas where there are potential vulnerabilities. The results of the study will show the likelihood of an incident occurring, prevention methods, and implementation options. From this analysis, appropriate emergency procedures can be established. The first step is to find which hazards pose the largest threat. When a list of hazards is made, records of past incidents and occupational experience are not the only sources of valuable information. Since major emergencies are rare events, employees' experience and knowledge must be leveraged here to make sure a well-rounded evaluation is done, taking all potential situations into account whether they have actually happened or not.

Areas where flammables, explosives, or chemicals are used or stored should be considered as areas where the highest potential of incident can occur. *Some examples of these different types of hazards are:*

- Fire
- Explosion
- Building collapse
- Major structural failure
- Spills of flammable liquids
- Accidental or deliberate release of toxic substances
- Loss of electrical power, water supply, communications, and/or any
- Natural occurrences such as floods, earthquakes, tornadoes, severe wind, snow or ice

storms

other utility

The possibility of one event triggering others must be considered. An explosion may start a fire and cause structural failure while an earthquake might initiate all the events noted in the list of chemical and physical hazards. Once the potential threats have been identified, the next critical step is outlining how the organization expects employees to deal with each threat. Determining the sequences of events, evacuation plans, and dealing with medical emergencies are some of the primary objectives of the plan. Depending on the facility, other more site specific actions may need to be delineated for the responsible parties such as equipment specific shut down procedures, utility shut off procedures, and ways of summoning of emergency personnel using secondary communication methods if primary phone lines are not available. Considerations for first aid for injured parties, firefighting equipment, and other items such as power generators need to be spelled out in your plan to make sure there are no miscommunications in a high-stress situation.

A written emergency plan is an essential part of a company's loss control effort. When an emergency happens, it is an extremely stressful time and because every individual handles stress in a different way, you want to have a written program for people to follow. The written plan consists of a listing of potential emergency situations and specific ways that those situations are to be handled. One of the most important aspects of the plan, once it has been developed, is training all of the employees as to what their responsibilities are. Take the time to train all employees. Classroom training is good, but practice makes perfect so conducting annual drills will keep everyone involved and much more comfortable dealing with an emergency if the situation arises.

If you need assistance developing an emergency plan, please contact Leavitt Pacific Insurance Brokers. We will be able to help you put together a plan that will minimize the negative impact of any emergency. Our loss prevention professional contact is below.

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OSHA and the National Safety Council Urge Employers to Protect Workers from the Dangers of Distracted Driving

April is <u>Distracted Driving Awareness Month</u> and an excellent time to review workplace transportation policies. Each year, more than 35,000 people are killed on America's roads and traffic collisions are the number one cause of workplace deaths.

In a recent <u>guest post</u> on the DOL's blog, National Safety Council President and CEO Deborah Hersman explains the dangers associated with distracted driving and describes available tools, including a free <u>cell phone policy kit</u>, to help employers protect workers from these risks. OSHA reminds employers that they have a responsibility to protect their workers by prohibiting texting while driving. It is a violation of the OSH Act for employers to require workers to text while driving, create incentives that encourage or condone it, or structure work so that texting while driving is a practical necessity for workers to carry out their job. For more information, including a <u>Distracted Driving brochure</u>, visit OSHA's <u>Distracted Driving webpage</u>.



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