

NEED TO KNOW

In Case Of Emergency...

You've invested all of your time and resources into making your organization work. Now, imagine that all you've worked for goes up in smoke — literally. Or that your business is hit by a flash flood or earthquake. All of your efforts are simply “blown away” by a natural disaster.

Natural disasters can occur in every part of the country, and at any time. And don't think it has to be a catastrophic event to pose serious risk to your business. A snowstorm can keep your customers and employees away. A pipe that bursts during a cold snap can destroy your inventory. An estimated 20% of all power outages are caused by storms. According to EMC loss control expert Larry Readout, investing the time and resources to develop a business continuity plan can make all the difference.

A Model For Business Continuity Planning

Loss professionals like Readout refer to The Standard of Disaster Emergency Management and Business Programs (NFPA 1600) as a model for helping clients safeguard their investments. “Although this was originally designed for public-sector preparedness, private organizations can benefit from the step-by-step process outlined in this standard,” notes Readout.

Step One: Obtain management support and assemble a committee from a cross section of your organization to help construct the plan's framework.

Step Two: Determine the risks that can adversely affect your organization due to business interruption, the potential loss such events can cause, and the controls needed to avoid those outcomes.



Step Three: Identify the impacts of business interruption and techniques that can be used to quantify and qualify such impacts.

Step Four: Develop and recommend business continuity strategies that support your organization's critical functions.

Step Five: Develop and implement procedures for a coordinated and timely response and stabilization of an emergency.

Step Six: Design, develop and implement a business continuity

plan that provides continuity or recovery as identified by your organization's requirements.

Step Seven: Prepare a program to create and maintain corporate awareness to implement the plan.

Step Eight: Establish a testing program that documents plan exercise requirements. At the same time, develop a maintenance program to keep plans current.

Step Nine: Develop and document an action plan to facilitate communications of critical continuity information.

Step Ten: Establish policies to coordinate your activities with emergency responders and other external agencies.

Readout suggests one other important step. “Count on a loss control professional who has the knowledge, resources and a commitment to protecting your assets in the case of emergency.” In other words, *Count on EMC!* You'll find more EMC resources relating to business continuity planning and disaster planning in the Loss Control section on emcinsurance.com.

GO ONLINE TO HELP WORKERS QUIT SMOKING

According to the National Business Group on Health (NBGH), smokers who attempt to quit with assistance are two to three times more successful than those who attempt it alone. Based on that data, NBGH launched a website to help you assist your employees in kicking the habit. To learn about successful smoking cessation programs in the workplace, visit businessgrouphealth.org/tobacco.

WORKPLACE HOMICIDES UP 13%

Workplace homicides rose 13% to 608 after reaching a low of 540 in 2006, according to data from the Bureau of Labor Statistics. The highest risk for workplace homicide is observed among males, the self-employed and those employed in grocery stores, eating and drinking establishments, gas service stations, taxicab services and government service. For the complete study, visit bls.gov.

NEW OSHA PAGES AND TOOLS

- Nanotechnology web page — Identifies the health risks related to nanotechnology, as well as applicable OSHA standards.
- MRSA eTool — Provides information of methicillin-resistant *Staphylococcus aureus* (MRSA), an antibiotic-resistant staph infection on the skin; the number of cases has been rising since the mid-1970s.

Storm Season Ahead

When thinking about spring, most people tend to think about blooming flowers, tuning up their bike and birds returning to their yard. EMC Risk Improvement Representative Larry Readout, however, thinks about a darker side of the season. "Spring is also the peak time of the year for severe weather: thunderstorms, lightning and even tornadoes," warns Readout, who works with EMC insureds on storm preparedness training. In anticipation of the coming season, Readout has these important tips to help you, your employees and your customers safely ride out spring storms.



Guidelines For Severe Storm/ Tornado Shelters

- Shelter areas should typically be interior rooms and hallways, away from windows and doors, on the lowest floor possible.
- Seek out a number of smaller spaces as it may be difficult to find one large space that offers protection for all occupants.
- Avoid corridors that may become wind tunnels, particularly corridors whose exterior doors exit to the south or west.
- Avoid spaces within the "falling radius" of higher building elements, such as chimneys.
- Avoid locations where interior doors swing. When the storm hits, the doors are likely to swing violently.
- The shelter space requirements depend on the age of the occupants. Small children require only four square feet per person. Six square feet per person is adequate for adults.

Lightning Safety For Outdoor Workers

- All employees should understand any lightning safety plans that are in place.
- If you hear thunder, the associated lightning is within 8 miles so suspend activities, allowing sufficient time to get to shelter.
- Safe shelters include substantial buildings and full metal vehicles with windows up.
- If caught outside during a close-in lightning storm with no available shelter, remove all metal objects, place your feet together, duck your head and crouch down low, in the baseball catcher's stance, with hands covering ears.
- Wait a minimum of 30 minutes from the last observed lightning or thunder before resuming normal work activities. Lightning can strike as far as 10 miles from the area where it is raining.

- If someone has been struck by lightning, get emergency help promptly and apply first aid. It is a myth that lightning victims carry a charge after the strike. They are safe to handle and will need help immediately.

Learn More

Readout recommends the following online resources for additional information on storm safety:

- The Loss Control section on emcinsurance.com
- The National Lightning Safety Institute at lightningsafety.com
- The National Safety Council at ncs.gov
- The National Oceanic and Atmospheric Administration at noaa.gov
- The American Meteorological Society at ametsoc.org

Don't Let Your Roof Be *Gone With The Wind!*

High winds associated with severe weather can wreak havoc on your facility's roof. Fortunately, proper roof design and maintenance can help minimize wind-related roof damage. Learn more about securement of roof edges in the Loss Control section on emcinsurance.com.



Industry Updates



MUNICIPALITIES

Keeping Firefighters Safe

Catch up on the latest news regarding firefighter safety. Go to INSIGHTS ONLINE for information about the use of high-visibility apparel on federally-funded roadways, a campaign to encourage seat belt use, the introduction of a safety blog for firefighters, and the results of a recent study about the increased risk of breast cancer among female firefighters.

[➔ INSIGHTS ONLINE](#)

From The OSHA Files

New information from the Occupational Safety and Health Administration comes across our desk on a daily basis. Here are a few items that may be of interest to you. For more details about any of these rulings, visit osha.gov.

Employee Access Regarding Digital Versions Of Written Programs

Employers must make sure there are no barriers to employee access to written safety programs. Although electronic access to safety materials could be beneficial, OSHA will allow these materials to be in either paper or electronic format, as long as they meet all other requirements of the standard in question.

Final Rule On Employers' Duty To Provide PPE

For employers to be in compliance with OSHA, they must provide personal protective equipment (PPE) and hazards training for each employee covered by the PPE standard. In addition, each instance of noncompliance may be considered a separate violation subject to a separate penalty.

Looking Ahead

OSHA is currently working on the following initiatives:

- Establishing health standards related to worker exposures to crystalline silica, a substance widely found in the workplace that may cause a debilitating respiratory disease and perhaps cancer as well.
- Revising the Hazard Communication Standard to adopt provisions to make it consistent with the Globally Harmonized System of Classification and Labeling of Chemicals (GHS).
- Updating the 1971 Cranes and Derricks Standards to keep them current with changing work processes and crane technology.

Count on EMC to keep you abreast of OSHA rulings and standards that impact your workplace.



On The Job With Larry Readout



According to Larry Readout, a well-developed emergency action plan may result in fewer severe injuries to building occupants and less structural damage.

Elements of that plan should include:

- Preferred procedures for identifying and reporting emergencies
- Description of the alarm/communication systems to notify employees of emergencies
- Incident response procedures, sheltering locations and escape route assignments
- Specific roles and responsibilities of employees who are involved in responding to emergency situations
- Names and responsibilities of employees assigned with rescue and medical tasks
- Procedures to account for employees after evacuation or sheltering
- Description of how employees will be informed and trained on the plan
- Identification of employees who can be contacted for information on the plan
- Contact information of personnel who should be contacted during off-hour emergencies



CONTRACTORS

Avoiding Landscape Industry Hazards

Between 2003 and 2006, an average of 197 landscape services workers died from on-the-job injuries. What can you do to avoid hazardous conditions?

[INSIGHTS ONLINE](#)

Working With Portland Cement

OSHA offers new guidelines to help prevent skin-related problems in cement-related industries.

[INSIGHTS ONLINE](#)

Rising Hispanic Workplace Injuries

Involvement in high-risk work and the potential for miscommunications are making it more important than ever to protect Hispanic employees from work-related fatalities.

[INSIGHTS ONLINE](#)



PETROLEUM MARKETERS

New Rules For CMV Drivers

A Federal Motor Carrier Safety Administration final rule will require states to merge commercial drivers' licenses and drivers' medical examination certificates into a single electronic record.

[INSIGHTS ONLINE](#)

Keeping C-Stores Safe

Getting employees involved in the workplace safety process is the basic principle of EMC's Partnership Service. See how this exclusive service led to the development of numerous loss control ideas and solutions specifically for C-stores.

[INSIGHTS ONLINE](#)



SCHOOLS

Campus Fire Safety Act

How will the Campus Fire Safety Right-To-Know Act affect your school?

[INSIGHTS ONLINE](#)

New Safety Requirements For Small Buses

A new federal school bus safety rule mandates higher seat backs as well as new requirements for lap and shoulder belts on smaller buses.

[INSIGHTS ONLINE](#)

For complete industry updates, visit emcinsurance.com and click

[INSIGHTS ONLINE](#) on the homepage.



THE
BEST
IN LOSS
CONTROL:

Facility Planning And Material Handling

A well-designed facility layout can benefit your organization by reducing employee injuries associated with material handling and increasing overall productivity. Using computer-aided design (CAD) software, EMC consultants will give you a bird's-eye-view of safe and efficient ways to organize your space.

The location of tools, equipment and storage and safety issues such as sprinkler clearances and access to emergency exits will all be taken into consideration in the design of a floor plan to help you eliminate unnecessary material handling tasks that make your organization less efficient.

Whether your project involves rearranging just a few racks or redesigning the entire factory floor, EMC loss control experts are ready to assist you with your facility planning project. To set up a facility planning or material handling consultation, contact your independent insurance agent, local EMC loss control representative or email losscontrol@emcins.com.

Wanted: Your Insights For Our Loss Control Insights

If you have suggestions for articles to appear in EMC's *Loss Control Insights*, we'd like to hear from you. Tell us about some of the loss control challenges your organization faces. Share some of your loss control best practices. Send us a question that you've been struggling with. Your insights will help make our *Insights* even better. Send your ideas, suggestions and questions to losscontrol@emcins.com.

LOSS CONTROL INSIGHTS

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 EMC Insurance Companies.

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