

Loss Control

# INSIGHTS



## INSIDE

Rooftop HVAC  
Maintenance

Can Your Business  
Take A  
Punch?

FLOOD  
FIRE

POWER  
OUTAGE

**A Business Continuity Plan  
Can Get You Back On Your Feet.**

## » FALL PROTECTION STANDARDS

The newly approved American National Standard "Fall Protection Systems for Construction and Demolition Operations" is now available. If you have loss control responsibilities in these industries, learn more at [www.asse.org](http://www.asse.org).

## » LABOR LAW POSTERS

The states of Connecticut, Louisiana and Michigan have made mandatory changes to their labor law posters. Check with your EMC risk improvement representative to make certain you have the latest posters on display.

# Plan To Stay In Business After Disaster Hits?

**A**ccording to a recent study, 44 percent of businesses fail to open after a fire. That was not the case for an Iowa manufacturer that managed to cut their losses in half and eliminate any downtime following a major fire. What made the difference? A business continuity plan.

How quickly your company can get back to business after a terrorist attack, tornado, fire or power outage often depends on business continuity planning done today. Essentially, a business continuity plan provides for the continued operation of a company's critical

functions in the event of any type and magnitude of disaster. Without such a plan, your business could suffer significant losses, including revenue, customers, market share and reputation.

Whether it's consulting with an EMC risk improvement representative or using our new online "Open for Business" interactive planner, your business continuity plan should address the following areas.

## Assess How Your Company Functions

Determine which staff, materials, procedures and equipment are absolutely necessary to keep the business operating.

- Identify operations critical to survival and recovery.
- Include emergency payroll, expedited financial decision-making and accounting systems to track and document costs in the event of a disaster.

## FAQs Following A Disaster

What should you ask your insurance representative following disasters?

- What coverage do I presently have?
- Should I make temporary repairs and begin the clean-up process?
- Should I look for another facility in which to run my business?
- Who is my adjuster and when will I be contacted?
- Should I begin the inventory process, and what is needed in terms of verification for my claim.
- If I do not have any property damage, but have lost revenue, can I claim that?
- I had to close my business due to orders of civil authorities. Can I make a claim for the revenue I lost during this time?

Have this list handy when you first make contact with EMC to avoid multiple follow-up calls.



## » OSHA RESPIRATORY STANDARD

OSHA added a new qualitative fit-testing procedure to Appendix A of its respiratory protection standard. The new protocol requires test subjects to perform three exercises — normal breathing, bending over and head shaking — followed by

two minutes of respirator use. This change will help employers and employees to select the right respirator based on the condition of the workplace. Complete details about this change are available at [www.osha.gov](http://www.osha.gov).

- Establish procedures for succession of management.

### Identify Your Resources

Make a detailed list of the suppliers, shippers and other businesses you must interact with on a daily basis.

- Develop relationships with more than one company to use in case your primary contractor cannot service your needs.
- Create a contact list for existing critical business contractors and others you plan to use in an emergency.

### Plan For Not Having Access To Your Building

- Consider if you can operate your business from a different location.
- Develop relationships with other companies to use their facilities in case a disaster makes your location unusable.

### Determine Your Emergency Plan Team

- Include co-workers from all levels as active members of the team.
- Include a broad cross-section of people from your organization, but focus on those with expertise vital to daily business functions.

### Define Crisis Management Procedures And Responsibilities

Don't react to emergency situations, have a plan in place that assures that those involved know what they are supposed to do in the event of a disaster.

### Coordinate With Others

Surviving a disaster of any magnitude will require the cooperation of many different organizations.

- Meet with other businesses in your building or industrial complex.
- Talk with first responders, emergency managers, community organizations and utility providers.
- Plan with your suppliers, shippers and others you regularly do business with.
- Share your plans and encourage other businesses to set in motion their own continuity planning and offer to help.

### Review Your Plan Annually

Just as your business changes over time, so do your preparedness needs. When you hire new employees, expand your facilities, purchase new equipment or when there are changes in how your company functions, you should update your business continuity plan and inform those involved in making that plan work.

### It Can Happen To You

Approximately one in five businesses suffer a major disruption every year. Your choice is simple, wait for it to happen and suffer the consequences or plan for it to happen and come out on top. Effective business continuity planning is a proven way your business can handle anything that gets thrown its way.

### Want to Know More?

The following organizations can provide you with additional information about business continuity plans.

- **American Red Cross**  
[www.redcross.org](http://www.redcross.org)
- **Federal Emergency Management Agency**  
[www.fema.gov](http://www.fema.gov)
- **Association of Contingency Planners**  
[www.acp-international.com](http://www.acp-international.com)
- **Insurance Information Institute**  
[www.iii.org](http://www.iii.org)
- **National Emergency Management Association**  
[www.nemaweb.org](http://www.nemaweb.org)
- **U.S. Small Business Administration**  
[www.sba.gov](http://www.sba.gov)
- **Institute for Business & Home Safety**  
[www.ibhs.org](http://www.ibhs.org)



# Top-Level HVAC Maintenance



## Online Disaster Planning

**In many instances, the value of real estate or the desire to place equipment out of sight leads facilities to place an array of HVAC equipment on the roof. This rooftop equipment presents maintenance and engineering managers and technicians with unique challenges, primarily related to weather and access.**

The first priority for managers is to ensure correct installation and operation. Improper installation and start-up can result in early failure and additional maintenance throughout the life of the equipment. Beyond installation, preventive maintenance is essential. All rooftop equipment needs routine maintenance of varying degrees. Here are some basic tips courtesy of FacilitiesNet:

- **Fans** — A typical fan requires a belt adjustment and a check on pulley alignment three weeks after start-up and then every three months. Ongoing maintenance includes checking dampers and actuators for operability every three to six months.
- **Air-handling units** — An annual inspection of air-handling units should consist of inspecting the casing, cleaning the fan wheels and shafts, inspecting drain pans and lines, checking damper linkages and set screws, and cleaning damper operators.
- **Chillers and condensers** — If a chiller barrel is subject to freezing, technicians should insulate and heat-trace the unit, or they should add a mixture of glycol to the chilled water. They also should check the heat trace or glycol mixture seasonally.
- **Cooling towers** — Upon initial installation of cooling towers, workers should inspect them for unobstructed airflow around the tower, as well as for adequate freeze protection for the sump, make-up lines, overflow lines, and other exposed water lines that do not drain at shutdown.

Managers can extend the performance life of rooftop HVAC equipment by establishing a specific checklist and schedule for each specific piece of equipment. A comprehensive preventive maintenance plan is key to equipment longevity and addressing problems while they are small.

**For a complete copy of “Top-Level HVAC Maintenance,” visit [www.facilitiesnet.com](http://www.facilitiesnet.com).**

According to the Institute for Business and Home Safety (IBHS), at least one-fourth of all businesses that close because of a disaster never reopen. Many have simply not prepared for a potential disaster by developing disaster mitigation and recovery plans.

EMC Insurance Companies has partnered with IBHS to offer you an Internet-based disaster planning tool. The “Open for Business” interactive planner will help you create a property protection and recovery plan. Your completed plan can be stored on the IBHS Web site. This may be important should your primary location not be accessible after a disaster.

Information about this service is available at [emcinsurance.com](http://emcinsurance.com). Click on Loss Control and select Loss Control Services, then Disaster Planning. You will need to enter your policy number to access this free resource.

Online disaster planning is another reason why you can *Count on EMC* to help protect what you have worked so hard to achieve.

## ▶▶ Worker Safety ◀◀

To maintain worker safety during maintenance of rooftop equipment, managers should consider these suggestions in developing a safety plan:

- Make certain a power disconnect is within eyesight of equipment served.
- Install guard rails and platforms where regular maintenance is required but cannot be performed while standing on the roof.
- Mark trip hazards — such as expansion joints, vents and pipes — that cross the roof.
- Build walkways over trip hazards in areas of consistent foot traffic to allow for easier movement of workers, materials and tools.
- Provide adequate lighting around rooftop equipment.

# Pre-Trip Vehicle Inspection

## Makes A Difference



**Before your tractor-trailers hit the road, make certain your drivers complete the pre-trip vehicle inspection to the right. Without question, this is one of the most important steps in reducing the likelihood of highway accidents.**

### PRE-TRIP VEHICLE INSPECTION

- STEP 1.** When approaching the vehicle, note its general condition. Look for water, fuel or lubricant leaks under the vehicle.
- STEP 2.** Check water and crankcase levels.
- STEP 3.** Check fan and compressor belts for cracks and excessive slack and wear.
- STEP 4.** Note general condition of engine space.
- STEP 5.** Start engine and set it at fast idle for warm-up.
- STEP 6.** Check for abnormal engine noise.
- STEP 7.** Check gauges for normal readings.
- STEP 8.** Check emergency equipment, including horn(s), windshield wipers and four-way flashers.
- STEP 9.** Check steering wheel action.
- STEP 10.** Check headlights and turn signals from outside the cab. Be sure to check both beams on headlights.
- STEP 11.** Check front clearance and identification lights.
- STEP 12.** Check left and right front wheels, tires, lugs or studs. Look for leaks around the hub.
- STEP 13.** Check right side of cab, including cab door, mirrors, lights and reflectors.
- STEP 14.** Check right rear tractor tires, wheels, lugs or studs. Note any thrown lubricant.
- STEP 15.** Check trailer light and brake lines for secure connections. Be sure manual petcocks are open.
- STEP 16.** Check hook-up, fifth-wheel, jaws, release lever on tractor-trailer, pintle hook, towbar, safety chains and converter gear on full-trailer unit.
- STEP 17.** Check right trailer tires, wheels, lugs or studs. Check for thrown lubricant.
- STEP 18.** Check rear of body, including mudflaps, lights, reflectors and rear-end protection.
- STEP 19.** Check left side of cab, including cab door, mirrors, lights and reflectors.
- STEP 20.** Check left trailer tires, wheels, lugs or studs. Check for thrown lubricant.
- STEP 21.** Check left rear tractor tires, wheels, lugs or studs. Note any thrown lubricant.
- STEP 22.** Re-enter cab. Re-check all gauges.
- STEP 23.** Check parking brake.
- STEP 24.** Check brakes and stoplights.
- STEP 25.** Make a test stop before leaving the yard.

**Most importantly, have all defects corrected before departure.**

**Address Service Requested**

# Extended Hour Workers Face Ergonomic Challenges

## **Ergonomic issues are different for the 24 million Americans who work nights.**

Limited employee involvement in schedule selection, long work days and an excess of consecutive work days are all linked to increased risk of ergonomics-related injuries, according to a new report published by Circadian Technologies, Inc., an international research and consulting firm. Some of the study's findings include:

- In a survey of over 12,500 extended hours workers, 30 percent of male workers and 41 percent of female workers reported "chronic or frequent" back pain, while 16 percent of male workers and 27 percent of female workers reported "chronic or frequent" wrist pain.
- Sleep deprivation could possibly be damaging in terms of muscle, ligament, or tendon injury. With the average extended hours employee sleeping only 5.1 hours to 5.5 hours each day when working a night shift, they could face an increased risk of ergonomic injuries.

- Disturbances in sleep affect pain and negatively impact the time it takes a worker to return to work after suffering a soft-tissue injury such as low back pain.

Managers of extended hours operations can implement numerous interventions to address the increased risk of ergonomic injuries for the 24 million Americans who regularly work nights, rotating shifts, irregular and on-call schedules. "Involving employees in schedule selection, training workers on managing the work-life demands of working extended hours, and revisiting workplace policies such as break rules and rest periods can significantly decrease the risk of costly accidents and injuries," states Alex Kerin, Ph.D., Circadian ergonomics specialist. Fatigue management initiatives to decrease employee fatigue while at work and commuting to the job, as well as improve sleep quality, also represent critical interventions for extended hours employers.

[For a copy of the complete report, visit [www.circadian.com](http://www.circadian.com)]

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