

Discovering the problems with your pre-emergency plan before the emergency uncovers them for you.

Pre-Emergency Planning: Is the Devil in the Details?

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If you are a risk manager or the head of operations for a company of any size, you well know the importance of preparedness. Certainly, you have taken steps to keep your operations secure. You have installed the most expensive locks available to keep out intruders. Your top-notch electronic security system will notify the local fire department if smoke, heat, or fire alarms are triggered. Perhaps armed security officers roam the premises 24/7, possibly even accompanied by guard dogs. You even assembled a pre-emergency plan a few years ago and it is now sitting, mainly unnoticed, on your office shelf gathering dust. You might think that you have every situation covered.

But, however well-prepared you think you might be, isn't there a niggling fear somewhere in the back of your mind that some small detail that has escaped your attention could possibly lead to a serious incident with dire economic consequences and possibly serious injury? Below is a cautionary tale that points out how an overlooked detail caused an incident to escalate into a major event.

The Key is the Key

A recent news item reported a multimillion-dollar lawsuit filed by an insurer following a lightning strike that triggered a fire in the basement of a large

municipal complex. Responding firefighters needed to cut power to the building. Unfortunately, neither firefighters nor maintenance personnel had the keys that would allow them to access the main transformer. They had to wait until the municipal lighting department could bring the keys — some two hours after the fire started. While the firefighters were able to prevent the spread of the flames to the bulk of the building, smoke entered the ventilation system of the building and was dispersed throughout the structure. The building was completely closed for business for almost two weeks while cleanup crews worked to restore the building to a habitable state. It was many more weeks before full operations could be restored. Smoke damage was extensive. The insurer filed suit against the municipality to recover the more than \$2 million that had been paid out for damage remediation. The insurer asserted that the bulk of the damage was caused by improper actions by the municipality for not having the keys available to access the electrical panel. The suit is in litigation.

Dust off your pre-emergency plan now and take a fresh look at it, being alert for overlooked details that might impair the plan.

It is troubling to think that something as simple as a missing key could so completely frustrate firefighting efforts. After all, firefighters are equipped with fire axes and bolt cutters. But in the case of electric panel access, the use of such tools could cause even more damage and endanger the life of the one wielding the axe. The law of unintended consequences turned a good intention, that of prohibiting unauthorized access, into a situation that seriously endangered property and lives. All this came at considerable cost and untold inconvenience to the tenants and visitors to the building.

This illustration is presented to cause you to question the state of preparedness for your facility. Dust off your pre-emergency plan now and take a fresh look at it, being alert for overlooked details that might impair the plan. Engage in some “what if” scenarios, following hypothetical incidents to their worst-case

outcomes. This step may sound like a silly, simplistic exercise, but it could unearth a fatal flaw in your plan and prevent a costly claim or business loss, and possibly serious injury or loss of life.

Who Are You Going to Call?

A comprehensive pre-emergency plan lays out specific procedures to follow subsequent to any number of anticipated disasters. For very small operations, an easy plan might simply be to evacuate the building and call 911. However, even in a very small operation, situations may arise that could benefit from advanced planning. A written pre-emergency plan will provide useful site-specific information that can be helpful in a number of situations, not just full-blown disasters.

Consider a fairly common occurrence: an overflowing toilet. It does not usually require the services of paramedics and firefighters, but it certainly qualifies as an emergency because a significant amount of damage can follow. If a maintenance worker is available, it is usually a simple matter of turning off the water and mopping up. Once the flow of water is stopped, an orderly progression of repair and cleanup can begin. But what if there is no one around to take that first step, shutting off the water? The situation can rapidly escalate into a much more perilous situation. Continuously running water can quickly soak carpeting in nearby offices. Now you are faced with pulling out carpeting and padding, which can seldom just be dried out, as mold and mildew can quickly begin growing. Wet carpet padding is virtually impossible to dry effectively, even with vacuuming and ventilation. Water dripping into lower floors can damage wiring, ceilings, and equipment in locations well away from the original problem.

If the water contains sewage, then the cleanup accelerates to an exponentially higher level of diligence. Special cleaning techniques using antibacterial agents and enzymes need to be used on contaminated surfaces. Carpeting and padding and ceiling tiles will need to be ripped out and replaced. Respirators may be required for cleanup personnel to prevent inhalation of mold spores, which can begin growing in as little as 24 hours in wet textiles.

Now suppose there is a computer CPU sitting on the now soaked carpeting, or an extension cord running across the room to a space heater. When

electricity enters into the equation, the danger and cost of repairs can quickly soar. This simple plumbing emergency has escalated into a true emergency, and trained responders will be required to stabilize the situation.

You need not have all of your employees trained to respond to every sort of situation, but they should have a basic idea about the first steps to take when something does go wrong. Knowing where to turn off the water or who to call to quickly respond can be a major factor in preventing a serious business interruption.

A written pre-emergency plan should cover most anticipated major disasters: flood, fire, storm, earthquake, etc. Obviously every possible scenario cannot be predicted, but a comprehensive plan should include things like a site-specific evacuation plan, locations of important cut-offs, and, more importantly, current contact telephone numbers for key personnel. It should also include information about specific hazards and processes at your location. Firefighters need to be aware of dangers that might be lurking in a dark, smoky warehouse: propane tanks, large quantities of chemicals, paint, or solvents. Unique features such as open mechanic pits, extensive overhead storage, and unusual building features should be detailed in your pre-emergency plan.

An often-overlooked feature in a pre-emergency plan is a distribution list, showing the names and contact numbers for all people who have received copies of the plan. This allows updates to be distributed appropriately. A copy should be available near the reception area, in the security office, in the maintenance office, and at the closest responding fire station. Copies should also be maintained off-site, if possible, in electronic form that is available via the Internet or mobile devices.

If your operations are extensive, it may be advisable to have a “mini” pre-emergency plan that is available to all employees. This would be a fairly simple document, with basic information about initial incident reporting, evacuation procedures, etc. Not all details need to be made generally available, but keeping your employees informed about an initial contact for emergencies can be extremely helpful. This document can be included in new employee orientation or as a part of your employee handbook.

Ideally, your plan should be updated annually or any time significant changes to personnel, processes,

storage, or the building are made. Something as simple as an outdated phone listing can waste precious minutes during a real emergency.

Go Looking for Trouble

Maybe this would be a good time to perform a self-inspection tour of your facility to look for potentially troublesome situations. Engage in a series of “what-if” scenarios to look for hidden impediments to fighting a fire or responding to another type of emergency. If you have an existing pre-emergency plan, review it to be certain that everything is up-to-date and accurate. Make notes as you go along so you can follow up on your findings. Look for any maintenance items that might pose a hazard. Look for details that could cause an unintended consequence.

If you received a copy of the property loss prevention report, look it over now to see if any recommendations for improvement were made, and verify that they were completed.

As a rule, your property insurer will require an on-site inspection each year around renewal time. These inspections are generally conducted by an engineer or trained loss-control expert who reports to the insurer’s underwriters, who, in turn, set the premium for the next year. If you received a copy of the property loss prevention report, look it over now to see if any recommendations for improvement were made, and verify that they were completed. Following up on a recommended improvement might help reduce your premium in the future and will likely reduce your exposure to perils. Remember, keeping your operations running is far more economical than recovering a portion of damages following a loss.

If your annual inspection is coming up, it never hurts for you to do a pre-inspection walk-through, so you know in advance what might be found. You know your specific industry and the issues that might be troublesome, but try to look at your facility with

an objective eye, taking each encounter as an incipient hazard to be remediated. You should take along another person who is not trained in risk management as an adjunct. Sometimes an uneducated eye can bring a new perspective to the process. Problem areas that have become normal through everyday exposure will often jump out at someone not so close to the situation.

From a public relations point of view, this is also a good opportunity to examine the “face” that your operation presents to customers and other visitors to your business. When we look at a situation daily, we often fail to see a potential problem realistically. Poor maintenance is often a sign of more serious management issues.

Loose wires dangling from ceiling tiles or outlets, painted sprinkler heads, and missing outlet covers or switch plates should be immediately corrected.

For example, on a recent trip to a large department store, I arrived just before the store opened. As I waited outside, I glanced up and noticed the awning over the door was badly in need of repainting. The store is generally fairly well maintained, but because I lingered at the doorway, the badly peeling paint drew my attention. As I went through the store on my errand, I noticed several other minor maintenance issues that otherwise might have escaped my attention. I was on the alert for other signs of neglect, and, of course, I found them. My already negative impression was further justified. Will it stop me from patronizing that store? Maybe not, but I do think of it every time I go into the store now. It might make me think twice before making any sizable purchases, especially if customer service or warranty issues might be involved. Negative first impressions are persistent and very difficult to reverse.

Look Through the Eyes of Others

Take a good look at your premises. Pretend you are a first-time customer, a potential burglar, or an

emergency responder. Start with the outermost access point of your facility. This might be the front gate or front door. Pause for a few minutes and examine the approach critically. Is the street number visible at a distance, from the street and at night? Look at the landscaping to ensure that overgrown shrubbery is not blocking signage. Are dead tree branches dangling over wires or parking areas? These may be signs that attention is not being paid to details. Some might be merely nuisances, but others could potentially cause a claim for injury to a patron or damage to a vehicle from a falling branch or business interruption from a power outage.

Unfortunately, there are unscrupulous people that may seize on such a situation and convert your overlooked peril into a trumped-up claim for personal injury or damages. So your maintenance issue may be an invitation to criminals to create a bogus liability suit against your company.

Check that sidewalks and steps are in good repair and free of debris. Peeling paint on door and window frames might be a first sign of rot and weakness. If there is an emergency telephone number posted, make sure it is legible and current. Call the number to be certain it is operational.

Next, examine locks and chains for rust or other signs of deterioration that might tell would-be burglars that you care little for security. Replace old rusty locks and chains and distribute the new keys to all necessary persons, including the local fire chief. Look into windows and doors to see what a burglar might see. Overgrown shrubs and stray rocks can provide a thief with both cover and an available tool for unlawful entry. Open and unattended reception areas can be inviting, especially if computers and other office equipment can be easily seen through a door or window. Any unauthorized access to your facility can result in compromised security and possible business interruption. Look for situations that a casual visitor could convert into an opportunity for mischief. A set of keys carelessly left dangling in a cabinet door might be easily pocketed by a casual visitor to be used later for more malevolent purposes.

As you go through the facility, look up, down, and all around you. Loose wires dangling from ceiling tiles or outlets, painted sprinkler heads, and missing outlet covers or switch plates should be immediately corrected. Look for cracked or broken windows, faulty fire doors, and leaky water fountains or bathroom fixtures,

broken floor tiles, or frayed carpeting. Also watch for improper use of extension cords and overloaded outlets. Surge protectors offer very little in the way of actual protection from lightning and sudden voltage spikes and may offer a false sense of security. A licensed electrician should add more properly grounded outlets to accommodate the growing number of office machines and appliances today's offices require. In areas where water and electricity might be an issue, a ground fault circuit interrupter should be installed. This device will trip very quickly if water comes in contact with electrical wires or appliances causing a short circuit, cutting power before injury can occur. Computers, printers, and other electrical equipment should not sit on floors. Except for those specifically designed to sit on the floor (such as refrigerators), small electrical appliances should be raised several inches off the floor on sturdy tables or platforms.

Improper auxiliary heating devices pose a particular problem. Some space heaters can draw over 1,000 watts and can quickly overheat a circuit or cause drapes, carpeting, or papers to ignite. There are safe, low wattage heating devices available as floor mats or foot rests that pose a less serious risk than space heaters. Look for ones that are approved by an independent testing laboratory and use timers and switches to control usage.

Cooking equipment, such as hot plates, toaster ovens, and coil-type immersion heaters, are extremely dangerous and should be prohibited from your premises. Microwave ovens are somewhat more acceptable, but caution needs to be exercised in their use. Coffee pots should automatically shut off after two hours, and a proper, multipurpose fire extinguisher should be handy in break rooms or kitchen areas. Refrigerators should be kept clean inside and out. Moldy leftovers, crumbs, and spills can spread disease and attract insects and rodents. Cockroaches and rats love to nibble on insulation and on wiring, leading to short circuits and possibly a fire, so keep pests under control and outside where they belong. The coils on the back of refrigerators, soda machines, and water coolers should be cleaned regularly. Not only does dust impair their efficient operation, but also it poses a potential fire hazard.

Speaking of Dust

Dust is not just the nemesis of white-gloved

mothers-in-law and drill sergeants. It is one of the most dangerous substances found in most industrial facilities. Combustible dust has been responsible for a number of catastrophic explosions and numerous fatalities over the past few years. Dust can build up on horizontal surfaces that are not readily accessible by normal cleaning methods. Even a small buildup of dust, when airborne in a sufficient concentration, can easily explode. Intuitively, we can understand how coal or sawdust might be explosive, but dust from aluminum, steel, zinc, and magnesium, and even products like soap, spices, and sugar, can produce dramatic, disastrous explosions under the right combination of circumstances.

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The problem of dust is so complex and so widespread that the National Fire Protection Association is in the process of rewriting NFPA 654, the long-accepted standard for prevention of dust explosion. Preliminary reports indicate that many substances previously thought to be only marginally combustible will be reclassified and new levels for hazardous concentrations will be established. Material safety data sheets will probably be revised, since many do not recognize the danger an otherwise noncombustible substance poses when airborne in critical particle size and concentrations.

The insidious nature of dust is that even a seemingly minor buildup (about the thickness of a dime) on horizontal roof rafters or on or in ductwork can become disturbed and airborne from a distant and unrelated incident, such as a shockwave, or even from improper cleaning procedures. If the dust is within a confined space, say, inside a dust collector or ductwork, then even a small spark can ignite the dust and cause an explosion that then can trigger a fireball with more explosions and more damage. Such a fireball can quickly engulf an entire operation, igniting secondary explosions as it rolls along. The act of sweeping, vacuuming, or even blowing dust off surfaces with compressed air can set the stage for a serious incident. If you want to be convinced of

the dangers posed by dust, do an Internet search for combustible dust and watch some of the videos your search returns.

Having a reliable, redundant, off-site backup of your critical files is a good way to help restore operations after any type of disaster.

Dust on elevated surfaces is particularly dangerous, as it can be disturbed and rain down into the air, creating a lethal situation. While you are making your inspection tour, look for dust buildup in hidden locations (above suspended ceiling tiles, on roof rafters, or on top of machinery or ductwork). Use a strong flashlight, but do not climb on ladders or equipment unless you are certain the conditions are safe. If you suspect a serious accumulation of dust or other residue, such as grease, consult either a fire protection engineer or your insurer to request a professional inspection and opinion on the best way to deal with the problem. Do not dispatch your cleaning crew with a standard shop vacuum cleaner to remove large quantities of combustible dust. This alone could trigger an explosion. Testing of the dust by an appropriate laboratory will probably be recommended. The laboratory will return two values, the Kst and the Pmax. The first number determines the combustibility of the material. The second one determines the critical concentration that will explode if a source of ignition is present. Once the dust has been tested, then appropriate steps can be taken to remove existing buildup and to prevent future problems. Explosion-preventing cleaning equipment and techniques must be employed to properly remove dust buildups. Remember, any cleanup of significant dust buildup must be done only after the hazard has been professionally evaluated so safe techniques can be employed in removing the accumulation.

According to industry specialists, the major problem with dust is the lack of awareness of the hazard. Education about the risk is the first step toward preventing a catastrophic dust explosion. Your employees and managers need to be properly educated about the dangers presented by combustible

dust. Consult a professional safety educator or dust explosion specialist to update your employee and contractor training program.

Some Like It Hot!

Does your operation occasionally require outside services that necessitate the use of welding or cutting techniques that create sparks or intense heat? If so, is there a corporate Hot Work Program that provides specific guidelines for permitting such work? Special shielding of flammable materials or the removal of combustibles from the area should be required. A trained and equipped fire watch should be posted to be alert for stray sparks.

Are outside contractors made aware of your policies and rules for smoking, employee behavior, etc.? Are outside vendors and contractors required to sign in and out of your premises? Are temporary badges issued to visitors, and is there a requirement that an authorized corporate representative accompany contractors and others at all times? Supervising and limiting access by nonemployees can be a valuable tool in preventing accidents and injuries.

You Have the Power

Power surges and lightning strikes can cause damage to computers and telephone equipment, even when the actual strike is far away and even if the equipment is turned off. Ordinary plug-in surge protectors are virtually ineffective except against very short, very small spikes in voltage. If your operation relies heavily on computers, telephones, etc., you might want to contact your local electric utility company about installing a hard-wired protection device that can handle a larger spike of longer duration. Providing uninterruptable power supply devices (UPS) to your critical equipment, such as computers and telephone systems, etc., can provide some level of protection and allow you a short period of time to safely shut down equipment in case of power failure. Be sure that any extension cords, power strips, UPS, and any appliances or electrical devices are all listed with a national testing lab such as Underwriters Laboratories. Inexpensive, nonlisted electrical equipment can pose a serious risk. Do not scrimp on the cost of extension cords and power strips.

How safe are your critical data? Computers and

storage devices have become increasingly reliable over the years, but they are still subject to internal failure as well as destruction by fire and other events. Having a reliable, redundant, off-site backup of your critical files is a good way to help restore operations after any type of disaster. A tape drive in the computer room is no good to you if the computer room is in ashes. There are a number of ways to provide periodic backups that are economical and secure. Be certain that any data backup plan is tested frequently to ensure that it can be retrieved when needed.

Building codes require that alarm systems must be provided with a battery backup system. Both the batteries and the system should be tested periodically to ensure proper functioning. Your alarm service can provide guidance on testing the system monthly and should perform regular system battery testing. Most hard-wired fire and smoke detectors have battery backups that should be replaced at least once per year. A layman can easily handle these replacements.

Signs, Signs, Everywhere Signs

Look critically at the signs throughout your facility. Make certain that trees and shrubs are not blocking the street numbers on your building. Emergency responders need to verify the address before entering a property. Numbers should be large enough to read from the street in the dark. If your facility consists of a number of buildings, each one should be marked with appropriate signs to direct visitors and responders.

Is your facility a no-smoking facility? Do signs notify visitors that smoking is prohibited? Is there a suitable container near the entrance for safely disposing of matches or butts? Are the signs in good repair and legible? Rusty or faded signs can indicate that your firm is not serious about its no-smoking policy. If you do allow smoking in designated areas, are those areas provided with proper signage and also with regularly emptied and approved receptacles for the trash generated by smokers?

Check exit signage and emergency lighting for burned-out or broken bulbs. Are evacuation routes posted near stairwells and at critical locations throughout the building? Are elevators provided with appropriate inspection permits, and are there signs warning against using elevators during an emergency? Fire doors should be checked to insure operability. They should be kept closed unless they are equipped

with automatic closing mechanisms tied to the alarm system.

Emergency exit doors should be well marked and easily operated from inside. Emergency doors should be operable by push bars, with no auxiliary physical locks in place.

It goes without saying, there should be signs posted in particularly dangerous areas that state: "In Case of Emergency, Call 911." During a true emergency, panic can cause us to momentarily draw a blank on even the simplest task. A reminder sign is always a good idea.

Manual pull stations for fire alarms and fire extinguishers should be located throughout your facility and should be well marked and easily accessible. Stored items should not block access in hallways or stairways. Your extinguisher provider should periodically inspect and recharge all devices.

Fire department connections should have appropriate signs, legible and in good repair. Faded, vandalized, or painted-over signs can waste extra minutes while firefighters look for the connections to water supplies. Shrubbery should not be planted near hydrants or fire department connections. "No parking" signs should be posted near critical access points. Security personnel should enforce no-parking regulations.

Fire pump rooms should be easily accessible and well marked. There should be no storage of any type in fire pump rooms. They should be inspected each year for operability and any necessary maintenance should be performed immediately. Valves should be equipped with tamper switches or locked into the open position, per fire code. Only qualified personnel should conduct testing. Records of maintenance and inspections should be kept in a secure location. Impairments to any fire protection system should be repaired immediately. Hidden impairments can be costly.

Perform a visual inspection of sprinkler heads in your facility. These should never be painted (except for factory-applied finishes), since paint impairs operation. In areas where residue from paint or other contaminants can build up, such as paint spray booths, sprinkler heads should be lightly covered with appropriate covers (approved, lightweight paper bags) that prevent residue buildup but will easily fall off or disintegrate when wet. In very old buildings, the sprinkler heads may need to be tested for integrity. Sprinkler heads have a useful life of about 50 years, if properly maintained.

Check the access to mechanical rooms for appropriate signage. Make sure that high voltage panels are appropriately labeled. Water and gas lines and shutoff valves should be well marked and easily accessible. Verify that keys to every locked area are accessible by security personnel and that the locks operate easily.

Paint, solvents, and other types of volatile chemicals should be stored properly in appropriately marked chemical cabinets. Make certain that approved disposal containers are provided for greasy or oily rags. Self-closing trash containers should be provided in areas where aerosol cans or oil-absorbent materials require special disposal. Solvent baths for cleaning parts and equipment should have properly fitting lids that are kept closed when not in use.

Eyewash stations and first aid kits should be provided in properly marked cabinets and readily accessible when hazardous materials are being used nearby. First aid kits should be inspected periodically and expired or damaged supplies should be replaced.

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Look at Vehicles and Equipment

If your operation uses delivery trucks or other vehicles, make sure that the keys are secured but accessible, in case the vehicles need to be moved during an emergency. Verify that gas cans, motor oil, and other types of flammable liquids are stored in proper containers, away from potential sources of ignition. If vehicle maintenance is performed on-site, determine that appropriate ventilation is provided when vehicles are running for testing, etc. If an open maintenance pit is present, it should be well marked, with appropriate barriers in place.

If propane or butane tanks are used for powering equipment, make certain that the tanks are stored in a remote, locked location, well away from high-traffic areas. Only trained personnel should have access to

either empty or full tanks and appropriate signage needs to warn of the dangers.

Complicated machinery and equipment require regular maintenance to keep operations running smoothly. Leaking hydraulic fluids or lubricants can create hazardous situations. Oil pans are designed to isolate small occasional leaks, but if the pans are overflowing with dirty accumulations, then repairs should be made to stop the leaks. Oil absorbent materials should be used only for short-term problems. Perpetual leaks are a symptom of mechanical failure and should be addressed. Residues can create a risk of fires and accidental falls. Be certain that all safety guards are in place and in good working order. Are spare guards available for immediate replacement in the event of breakage?

Are emergency shutoff switches located in easily accessible areas? They should be well marked and simple to operate under stressful conditions.

Know When to Ask for Guidance

Storage of large quantities of any type of chemical warrants special precautions and storage configurations. The location and approximate quantities of these chemicals should be specifically noted in the pre-emergency plan. For operations involving hazardous chemicals or processes, you should obtain the cooperation and approval of either your insurer or loss control engineer for guidance on precautions. Be alert for recent reconfiguration of chemical storage. When pallets or drums are relocated or stacked too high, the fire sprinkler protection might not be able to adequately protect the area. If storage goes too close to the ceiling or to sprinkler heads, there might be spots that are not reached by the water. Only a qualified fire protection engineer can adequately evaluate this type of situation.

Is Danger Lurking Nearby?

Look at neighboring properties to see if hazards from their facilities could put your property in danger. Do their employees gather to smoke in areas where a carelessly tossed match could ignite your open dumpster? Do you know if processes and chemicals being used nearby could put your facility in jeopardy of fire from a vapor cloud ignition? Look for litter being tossed from a nearby highway. Is it piling up, causing a rodent

problem or fire hazard around your perimeter fencing? Carelessly maintained fencing can tell burglars that your personnel may not be paying attention to little-used access points. Well-maintained landscaping does more than just look pretty. Hedges can look nice, but can also block visibility and provide cover for illegal entry from undetected holes in fences.

Watch for signs of habitual foot traffic through your facility. Neighbors and children often find an unauthorized shortcut through back lots and seldom-used spaces. Pathways worn in grass or undergrowth can be a telltale sign of intruders. If your facility includes vacant land, it should be regularly checked for litter, cigarette butts, campfires, etc. These can all present a potential liability issue, as well as a risk for fire or mischief.

Dust Off Your Pre-Emergency Plan Now

After you have checked your entire facility for possible hazards, now it is time to sit down with your pre-emergency plan and go through each possible emergency situation to check the steps to be followed. Call each emergency contact number listed, and verify that personnel understand their duties in case of an emergency situation. Using your notes, make any changes needed, take remedial actions, and have a new pre-emergency plan approved, printed, and distributed to all involved personnel. Keep your notes and the marked-up copy for future reference. Be sure to look for the small details that might be problematic for emergency responders.

Each member of your emergency response team should have a hard copy of the plan as well as an electronic copy, accessible by mobile device. A copy of the pre-emergency plan should be maintained off-site, if possible, on a remotely accessible computer. A current bound copy should be provided to the nearest fire station commander, along with keys needed to access the facility.

If you do not have a written pre-emergency plan in place, then you should definitely start to assemble one. If your operations are extensive, a professional should be engaged to perform a detailed survey of your specific requirements and prepare a comprehensive written plan. Your insurer or a fire protection engineering firm can refer you to a consultant who specializes in writing pre-emergency plans. Depending on your industry and corporate structure, there

may be guidelines and regulations that need to be considered for compliance, so hiring a professional is certainly the best route to take.

Watch for signs of habitual foot traffic through your facility.

Getting Started on Your Own

If your operation is of a smaller scale, then something less than a professionally written plan may work for you. Search the Internet for a pre-emergency planning template or business continuity plan template that will give you a starting place. Do not think that you can just download and print whatever you find, because it is going to require some work on your part. The template will help you get started, however. There is a wide range of prices available, so shop around and see what best suits your needs. Be sure to carefully read any disclaimers contained in the template. Heed and modify them as needed. There are a number of public documents available on the Internet for schools, governments, etc. Reading those will give you an idea of the processes that need to be included.

Once you have found a template that you like, you will need to sit down and think about the types of disaster that might befall your business. Remember, this should include every likely catastrophe. Fires and storms are two disasters that every business needs to consider. Your areas may be subject to periodic flooding or to storm surges following hurricanes or earthquakes. If you do not already know about flood and earthquake zones, you need to learn about them and determine how vulnerable your location is to either of these events. Think about lightning strikes and power surges, plumbing emergencies, and computer failures. Having a plan can save precious time, even in the face of a seemingly minor incident.

Who Is in Charge Here?

Next, you will need to decide who is to assume control of an emergency situation. Emergency authority personnel need to be assigned to a number of tasks, starting at the top with an emergency incident commander. Secondary personnel need to be included to account for absence of key personnel due

to injury or vacations, etc. Communications need to be established between personnel via wireless radio or cell phone. If fire or smoke alarms have not been triggered, someone needs to call 911 or the local emergency number.

The safety of personnel should be the first order of business in any emergency. Injured employees should be removed to a safe location if it will not endanger either their lives or the lives of other personnel. Evacuated personnel need to be checked in and accounted for against a personnel roster, which should be appropriately updated. It is extremely important to account for personnel, so having a prearranged meeting location is vital.

You should plan to go through this process each year, touring your facility and updating the pre-emergency plan.

Someone needs to be in charge of making sure that emergency responders are directed to the incident site. Salvage teams need to be ready to step in as soon as the site has been secured and released by the emergency responders. Immediate attention to water, foam, and smoke damage can limit further damage. Professional damage restoration teams can be precontracted to provide preferential response time in case of widespread damage, such as from a flood or storm. Extra security personnel may be needed to secure the site to prevent looting and sightseers.

You should plan to go through this process each year, touring your facility and updating the pre-emergency plan. The plan should be updated any time there are changes in personnel or in processes

that would have an impact on emergency response. A dated copy of the contact page should be distributed to every involved person, with instructions to replace the existing page with the updated copy and to notify the main contact person in case of change of numbers, personnel, etc.

A person should be appointed to insure that all changes and updates are followed through to completion. An out-of-date personnel listing can waste precious time during an emergency. Improperly documented changes in storage configuration or building modifications can endanger the lives of employees and fire-fighting personnel and cause unnecessary loss of assets.

When it comes to pre-emergency planning, the devil is in the details, so try to look for that elusive detail, the missing key, that might present a serious impediment in an otherwise well thought out plan. Whether you are a sole proprietor running a small operation or a corporate level risk manager, it is a good idea to take a critical look at your operation to look for a detail that might derail the best pre-emergency plan.

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Disclaimer:

The information provided above is not meant to be all-inclusive, nor to replace or supplant professionally conducted property loss control inspections. It is offered as a reminder to all those concerned with managing business continuity. If, at any time, you are uncertain about hazardous conditions or possible dangers and their remedies, you should enlist the services of appropriate professionals to assure code compliance and safe operations.

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