

Emergency Preparedness Program

Line of Business: Property, General Liability

Risk Control Strategy/Key Issues: Establish an emergency preparedness program to reduce public and private losses during times of natural or technological disasters.

Suggested Program Elements:

The speed of an entity's response to a crisis will determine the outcome for the organization, whether it be positive or negative. An active crisis management program allows you to provide organizational coordination, clear instruction on what is expected of management and line personnel, continual assessment of crisis while in process and continuity of business operations.

INITIAL PHASE:

1. **Develop the crisis team:** A team should be formed to develop the plan. The goal of the team is to reduce the vulnerability of the entity and its' responsibility posed by the crisis. The team should establish authority, develop a mission statement, assure the plan does not violate federal, state, and local laws, and establish a schedule and budget to carry out the plan.
2. **Analyze capabilities and hazards:** The team's next goal is to determine what the entity has in place and to conduct a vulnerability analysis.
 - A. *Where Do You Stand Right Now?*
 - Review Internal Plans and Policies: Assure that they are updated and include changes in operations, personnel, facilities, and exposures.
 - Meet with Outside Groups: such as fire, police, local industries, EPA, DEQ, Red Cross, local humanitarian groups, utilities, railroad, tank farm, and any other operation which could present a hazard to the organizations operation; or provide guidance in event of the need to implement the plan.
 - Identify Codes and Regulations: What standards are the entities with exposures governed by. What are the minimal standards the organization's plan has to meet?
 - Identify Critical Products, Services and Operations: Which operations are necessary to assure the success of the plan.
 - Identify Internal Resources and Capabilities: What does the organization have in place to meet the needs of the plan.
 - Identify External Resources: What external resources are available to help the organizations plan be successful.
 - Do an Insurance Review: Are facilities, equipment, and business interruption coverage's in place? Are the limits adequate?
 - B. *Conduct a Vulnerability analysis*
 - List Potential Emergencies: tornados, hurricanes, industrial, terrorist, fire, etc.
 - Estimate Probability: What is the likelihood that this will occur? A low percentage does not reduce the need for the plan. The highest likelihood should be developed first.
 - Assess the Potential Human Impact: Where are displaced people going to go - - shelter, food, water, clothing needs should be incorporated.

- Assess the Potential Property Impact: Where will entity services be housed?
 - Assess the Potential Business Impact: How will the entity continue to operation?
 - Assess Internal and External Resources: What does the entity have in place to reduce the business and human impact? What is needed?
 - Prioritize Vulnerabilities: Prioritize the type of exposures.
3. **Develop the plan:** The plan should be a written document that contains all the plan components. The components should include all measures taken to prevent, prepare for, respond, mitigate and recover from a crisis.
- A. *Prevention.* The goal is to reduce the chances of a crisis from happening, or reduce the effects of a crisis.
- a. *Policy development:*
- Administrative: Identify conditions/signs that could lead to crisis, and develop policies and procedures to intervene; violence, natural and man made disasters, terrorism, fires, etc.
 - Facility/equipment: Assess exposure and develop protections.
 - Human factor: Life safety code planning, security, emotional needs of employees and citizens (before & after crisis).
- B. *Prepare.* To measures action taken to identify and assess the severity of a crisis.
- a. *Policy statement:* Should address the type of crisis, participant responsibilities, who is accountable for assuring compliance, and who is responsible for coordinating plan activities.
- b. *Direction and control:* The following criteria should be in place to give clear direction to those involved to assure that the entity has a quick and competent response in the event of a crisis.
- Planning considerations/types of emergencies
 - Security
 - Coordination of Outside Response
 - Emergency Management Elements
 - Emergency Response Procedures
 - Support Documents
 - Identify Challenges and Prioritize Activities
 - Establish a Training Schedule
 - Continue to Coordinate with Outside Organizations
 - Maintain Contact with other Participants
 - Review, Conduct Training and Revise
 - Seek Final Approval
 - Distribute the Plan
- c. *Implement the plan.* In order for the plan to be successful it needs to be integrated into the overall organizations operations, training conducted (This is the most important aspect of the plan. The more training, the better the response will be.), and evaluate and modify the plan (This should be done after practicing the plan and the annual review. Assure that changes in the organization are reflected in the plan.). In order for the plan to be successful these elements are essential.
- C. *Respond.* This is where all aspects of the plan are put into action. The response to the crisis will determine how extensive property damage may become and how many lives may be lost.

- a. *Communications plan:* The plan should include emergency communications, community communications, and notification of news media (one organization employee should be in charge of each area). This should be strictly controlled.
 - b. *Life Safety Planning:* The plan should include planning for public evacuations from buildings, impact zone, potential impact zone, and so on. It should also include evacuation routes, assembly areas, accountability, shelters, community preparedness, and routine training.
 - c. *Property Protection:* Planning considerations should be given to the following areas:
 - Protection Systems: What protections systems are in place? Are they adequate? Working? Maintained?
 - Mitigation efforts: Controlling the extent of the damage.
 - Facility shutdown criteria: What are they? Who decides?
 - Records Preservation: Are backup files maintained? Back ups should be kept in a safe, dry, and structurally sound place away from the originals.
 - d. *Community Outreach:* It is important to involving the community in planning for the event. Consideration should be given to the following:
 - Mutual Aid Agreements: police, fire, medical, etc.
 - Community Service: What services are in play? Who coordinates volunteers?
 - Public Information: What will be provided? Who will provide it?
 - Media Relations contacts established: Who is the organizations liaison? Do all organization employees know to refer media to them?
- D. *Mitigation.* Measures taken to reduce the effects of the crisis.
- a. *Facility Conservation Plan.* These measures should be discussed, arranged, and established before the event happens. The plan should be reviewed annually and expanded as needed. This aspect of the plan will determine how fast the organization will “get back on its feet”. The plan should include the following measures:
 - Pre-event measured response - - most important part of plan.
 - Protection of non essential equipment
 - Pre qualify contractors with emergency phone contacts
 - Establish financial responsibility with contractor
 - Post incident response plan
 - Salvage / clean up procedures
 - Power lines shut down
 - Building assessment for occupancy
 - Food and water supply
 - Media representative control
- E. *Recovery.* Measures taken to return to before the crisis conditions, or normal operations.
- a. *Restoration:* As with the facility conservation plan, these measures should be discussed, arranged, and established before the event happens. The plan should be reviewed annually and expanded as needed. This aspect of the plan will determine how fast the organization will “get back on its feet”. The plan should include the following measures:
 - Recovery planning
 - Continuity of Management
 - Insurance contact list
 - Employee Support

- Resuming Operations
- Human factor. Emotional needs of those that went through crisis. Aspects of getting back to normal operations.

Program Activities Calendar:

- Annual program review
- Annual training for response personnel
- Quarterly exposure evaluation

Web Site Links:

- Federal Emergency Management Agency
<http://www.fema.gov>
- Disaster Resource Guide
<http://www.disaster-resource.com>
- Disaster Recovery Journal
<http://drj.com>
- Public Risk Management Association
<http://www.primacentral.org/>

References:

See Additional Trident Risk Control Services Guidelines:

Building Utilization

- Weather Catastrophes
- Self Inspection Program
- School Violence
- Workplace Violence

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