

Loss Control Bulletin

What is a workplace emergency?

Any unforeseen situation that might threaten your employees, customers, or the public could turn into an emergency situation. Emergencies can be natural or man-made and include such things as:

- Floods
- · Hurricanes/tornados/high winds
- Earthquakes
- Fire
- Toxic gas releases
- · Chemical spills
- · Radiological accidents
- Contagious illness
- Explosions
- · Civil disturbances and riots
- Workplace violence



Such situations may disrupt or shut down your operations, or they may cause physical or environmental damage. While no one expects any of these events to occur or affect them, their employees, and/or their business, emergencies and disasters can strike anyone, anytime, and anywhere. The best way to protect yourself, your workers, and your business is to develop a well-thought-out emergency action plan to guide you and your employees in the event of an emergency.

What is an emergency action plan?

Simply put, an emergency action plan describes the specific actions employers and employees must take to ensure safety from fire and/or other emergencies.

Are written and oral emergency action plans required?

OSHA regulations indicate that an emergency action plan must be in writing, kept in the workplace, and available to employees for review. However, an employer with 10 or fewer employees may communicate the plan orally to employees.

Where do I start?

Putting together a comprehensive emergency action plan that addresses issues specific to your organization is not difficult. Start by meeting with staff to come up with the worst-case scenarios. Ask the question; "What needs to be done if the worst should happen?" What if:

- A fire broke out in your boiler room or on the shop floor?
- Hurricane force winds hit your building?
- A train carrying hazardous waste derailed as it was passing your loading dock?

The best emergency action plans include all employee groups in the planning process, specify what employees should

do during a specific emergency, and ensure that employees receive proper training for emergencies. When including your employees in your planning, encourage them to offer suggestions about potential hazards, worst-case scenarios, and proper emergency responses.

What should your emergency action plan include?

The best plan will be tailored to your specific work site and include information about all potential sources of emergencies. Developing a comprehensive emergency action plan will require you to do a hazard assessment to determine what, if any, physical or chemical hazards in your workplace could cause an emergency. If you have more than one work site, each site should have a specific emergency action plan.

At a minimum, your emergency action plan should include the following:

- · The proper method for reporting fires and other emergencies
- An evacuation policy and procedure including:
 - Methods to alert employees, including disabled workers or those who would not recognize an audible or visual alarm, to evacuate or take other action, and how to report emergencies. Post these procedures where they are easily accessible to all employees.
 - Making sure alarms are distinct and recognized by all employees as a signal to evacuate the work area or perform actions identified in your plan
 - Providing an emergency communications system, such as a public address system, portable radio unit, or other means, to notify employees of the emergency and to contact local law enforcement, the fire department, and others
 - Stipulations that alarms must be able to be heard, seen, or otherwise perceived by everyone in the workplace. You might want to consider providing an auxiliary power supply in the event that electricity is shut off.
- Specific evacuation and escape procedures and route assignments with exits, floor plans, workplace maps, and safe or refuge areas.
 - Designate primary and secondary evacuation routes and exits. To the extent possible under expected conditions, ensure that evacuation routes and emergency exits meet the following conditions:
 - · Clearly marked and well lit
 - · Wide enough to accommodate the number of evacuating personnel
 - · Unobstructed and clear of debris at all times
 - · Unlikely to expose evacuating personnel to additional hazards
 - Include procedures for assisting people with disabilities or employees/people who do not speak English
- Names, titles, departments, and telephone numbers of individuals both within and outside your company to contact for additional information or explanation of duties and responsibilities under the emergency plan
- Procedures for employees designated to perform or shut down critical plant operations. Procedures should indicate services/operations that may not be able to be shut down for every emergency and proper operation of fire extinguishers.
- · Rescue and medical duties for any workers designated to perform them
- Designated assembly location and procedures to account for all employees after an evacuation.
 - Accounting for all employees following an evacuation is critical. Confusion in the assembly areas can lead to delays
 in rescuing anyone trapped in the building or unnecessary and dangerous search-and-rescue operations. To ensure
 the fastest, most accurate accountability of your employees, you may want to consider including these steps in your
 emergency action plan:

- Designate assembly areas where employees should gather after evacuating
- Take a head count after the evacuation. Identify the names and last known locations of anyone not accounted for and pass them to the official in charge
- · Establish a method for accounting for nonemployees such as suppliers and customers
- Establish procedures for further evacuation in case the incident expands. This may consist of sending employees home by normal means or providing them with transportation to an off site location.
- The site of an alternative communications center to be used in the event of a fire or explosion
- If you have operations that take place in permit-required confined spaces, you may want your emergency action plan to include rescue procedures that specifically address entry into each confined space.
- A secure on site or off site location to store originals or duplicate copies of accounting records, legal documents, your employees' emergency contact lists, and other essential records.
- Providing an updated list of key personnel, in order of priority, to notify in the event of an emergency during off-duty hours, such as the plant manager or designated physician.

Who determines when an evacuation is necessary?

A disorganized evacuation can result in confusion, injury, and property damage. You may wish to select a responsible individual to lead and coordinate your emergency plan and evacuation. A clear chain of command and designation of the person in your business authorized to order an evacuation or shutdown should be established. It is critical that employees know who the coordinator is and understand that person has the authority to make decisions during emergencies. The coordinator should be responsible for the following:

- Assessing the situation to determine whether an emergency exists that requires activation of your emergency procedures
- Supervising all efforts, including evacuating personnel
- Coordinating outside emergency services, such as medical aid and local fire departments, and ensuring that they are available and notified when necessary
- Directing the shutdown of plant operations when required

In the event of a public emergency, local emergency officials may order you to evacuate your premises. In some cases, they may instruct you to shut off the water, gas, and electricity. If you have access to radio or television, listen to newscasts to keep informed and follow any official orders you receive.

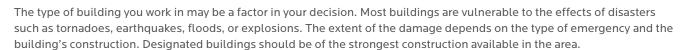
In other cases, the designated person within your company should be responsible for making the decision to evacuate or shut down operations.

In addition to a coordinator, you may want to designate evacuation wardens to help move employees from danger to safe areas during an emergency. Generally, one warden for every 20 employees is adequate, and the appropriate number of wardens should be available at all times during working hours.

Employees designated to assist in emergency evacuation procedures should be trained in the complete workplace layout and various alternative escape routes. All employees, especially those designated to assist in emergencies, should be made aware of employees with special needs who may require extra assistance, how to use the buddy system, and hazardous areas to avoid during an emergency evacuation.

Protecting the health and safety of everyone in the facility should be the first priority. In the event of a fire, an immediate evacuation to a predetermined area away from the facility is the best way to protect employees. On the other hand, evacuating employees may not be the best response to an emergency such as a toxic gas release at a facility across town from your business.





You may find it beneficial to coordinate the action plan with other employers when several employers share the work site.

First Aid

If your company does not have a formal medical program, you may want to investigate ways to provide medical and first aid services. If medical facilities are available near your work site, you can make arrangements for them to handle emergency cases. Employees should be notified of all medical and first aid services and procedures to help minimize confusion during an emergency.

If an infirmary, clinic, or hospital is not close to your workplace, ensure that on-site person(s) have adequate training in first aid. The American Red Cross, some insurance providers, local safety councils, fire departments, or other resources may be able to provide this training. Treatment of a serious injury should begin within three or four minutes of the accident.

Consult with a physician to order appropriate first aid supplies for emergencies. Establish a relationship with a local ambulance service so transportation is readily available for emergencies.

What employee information should your plan include?

In the event of an emergency, it could be important to have ready access to important personal information about your employees. This includes their home telephone numbers, the names and telephone numbers of their next of kin, and medical information.

What type of training do your employees need?

Educate your employees about the types of emergencies that may occur, and train them in the proper course of action. The size of your workplace and workforce, processes used, materials handled, and the availability of on site or outside resources will determine your training requirements. Be sure all your employees understand the function and elements of your emergency action plan, including types of potential emergencies, reporting procedures, alarm systems, evacuation plans, and shutdown procedures. Discuss any special hazards you may have on site such as flammable materials, toxic chemicals, radioactive sources, or water-reactive substances. Clearly communicate to your employees who will be in charge during an emergency to minimize confusion.

General training for your employees should address the following:

- · Individual roles and responsibilities
- · Threats, hazards, and protective actions
- Notification, warning, and communication procedures
- Means for locating family members in an emergency
- Emergency response procedures
- Evacuation, shelter, and accountability procedures
- · Location of emergency equipment and how to use it
- · Emergency shutdown procedures

You also may wish to train your employees in first-aid procedures, including protection against bloodborne pathogens; respiratory protection, including use of an escape-only respirator; and methods for preventing unauthorized access to the site.

Once you have reviewed your emergency action plan with your employees and everyone has had the proper training, it is a good idea to hold practice drills as often as necessary to keep employees prepared. Include outside resources such as fire and

police departments when possible. After each drill, gather management and employees to evaluate the effectiveness of the drill. Identify the strengths and weaknesses of your plan and work to improve it.

Review your plan with all your employees and conduct annual training that's included in the plan. Training should be conducted when you do the following:

- Develop your initial plan
- · Hire new employees
- · Introduce new equipment, materials, or processes into the workplace that affect evacuation routes
- Change the layout or design of the facility
- · Revise or update your emergency procedures

It takes more than just willing hands to save lives. Untrained individuals may endanger themselves and those they are trying to rescue. For this reason, it is generally wise to leave rescue work to those who are trained, equipped, and certified to conduct rescues.

What does your plan need to include about hazardous substances?

No matter what kind of business you run, you could potentially have an emergency involving hazardous materials such as flammable, explosive, toxic, noxious, corrosive, biological, oxidizing, or radioactive substances. The source of the hazardous substances could be external, such as a local chemical plant that catches on fire or an oil truck that overturns on a nearby freeway. The source may be within your physical building. Regardless of the source, these events could have a direct impact on your employees and your business, and they should be addressed by your emergency action plan.

If you use or store hazardous substances at your work site, you face an increased risk of an emergency involving hazardous materials and should address this possibility in your emergency action plan. OSHA's Hazard Communication Standard (29 CFR 1910.1200) requires employers who use hazardous chemicals to inventory them, keep the manufacturer-supplied Safety Data Sheets (SDSs) in a place accessible to workers, label containers of these chemicals with their hazards, and train employees how to protect themselves against those hazards. A good way to start is to determine from your hazardous chemical inventory what hazardous chemicals you use and to gather the SDSs for the chemicals.

SDSs describe the hazards that a chemical may present; list the precautions to take when handling, storing, or using the substance; and outline emergency and first aid procedures.

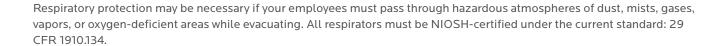
What special equipment should you provide for emergencies?

Your employees may need to use Personal Protective Equipment (PPE) to evacuate during an emergency. The type of PPE provided must be based on the potential hazards in your workplace. Evaluate your workplace to determine potential hazards, the appropriate controls, and the protective equipment for those hazards. PPE may include items such as:

- Safety glasses, goggles, or face shields for eye protection
- Hard hats and safety shoes for head and foot protection
- Proper respirators
- Chemical suits, gloves, hoods, and boots for body protection from chemicals
- Special body protection for abnormal environmental conditions such as extreme temperatures
- Any other special equipment or warning devices necessary for hazards unique to your work site

How do you choose appropriate respirators and other equipment?

Consult with health and safety professionals before making any purchases. Emergency equipment selected should be appropriate to the hazards in your workplace, meet established standards criteria, and be certified by the National Institute for Occupational Safety and Health (NIOSH).



You might want to coordinate with the following people when drafting your emergency action plan:

Although there is no specific requirement to do so, you may find it useful to coordinate your efforts with other employee groups in your building to ensure the effectiveness of your plan. In addition, if you rely on assistance from local emergency responders such as the fire department, local HAZMAT teams, or other outside responders, you may find it useful to coordinate your emergency plans with those organizations. This ensures that you are aware of the capabilities of these outside responders and that they know what you expect of them.

Resources

The following online tools and resources offered through the Insurance Institute for Business & Home Safety (IBHS) are designed to help reduce the potential for loss should disaster strike your business.

Stay Open for Business

The IBHS has developed a new streamlined business continuity program for small businesses that may not have the time or resources to create an extensive plan to recover from business interruptions. Open for Business™ (OFB) is the IBHS' comprehensive business continuity planning program, and the new OFB-EZ™ tool is streamlined for small businesses.

OFB-EZ Website

https://www.disastersafety.org/open-for-business/

OFB-EZ Toolkit Attached (PDF)

http://www.disastersafety.org/wp-content/uploads/OFB-EZ_Toolkit_IBHS.pdf

OFB-EZ Toolkit Individual Forms (PDF and Word)

http://www.disastersafety.org/disastersafety/ofb-ez-individual-forms/

IMPORTANT NOTICE - The information and suggestions presented by Western National Insurance Company in this Technical Bulletin are for your consideration in your loss prevention efforts. They are not intended to be complete or definitive in identifying all hazards associated with your business, preventing workplace accidents, or complying with any safety related, or other, laws or regulations. You are encouraged to alter them to fit the specific hazards of your business and to have your legal counsel review all of your plans and company policies.