

Developing an Emergency Preparedness Plan

A well-developed Emergency Preparedness Program is an important tool which outlines the correct procedures to follow during an emergency such as a natural disaster, act of terrorism, fire, or disease outbreak. It helps ensure that employees will be well trained to respond quickly and calmly, minimizing the potential for injuries, property damage or loss due to business interruption.

The program should be initiated by top management with specific input from key personnel who may be aware of any special problems. Responsibility and authority for writing and enforcing the plan should be assigned. Management backing and enforcement is crucial to the success of any new program.

Getting started

In developing the overall program the goal is to create guidelines that are specific yet not too confining or limiting. The program should include but not be limited to the following:

- Specific middle level management and employee level instructions should be developed both in the overall program and in employee handouts.
- The program should specifically identify responsibilities and authority, such as who makes the decision to evacuate and under what circumstances
- Employee handouts and posters should be distributed that spell out instructions to follow in order to leave the building in an orderly and prompt fashion as well as the location of fire extinguishers, exit routes, and fire alarms. They should be reviewed annually with employees.
- Employee handouts for Tornado and Fire Emergency Procedures should be developed and distributed to all employees on an annual basis as refresher training.
- Rehearse for an emergency. By holding regular practice drills, employees will be conditioned to react quickly and effectively.
- Establish a system to communicate to employees when they are away from the work place to inform them if the business is open or other steps they should take.

Developing your plan:

When developing your plan, include provisions for all of the following areas:

- 1. Medical Emergency Procedures
 - Urgent care treatment for critical or life threatening situations.
 - Non-urgent care treatment of minor injuries.

- Provisions for having designated employees trained in both CPR and standard first aid. Ensure that there is an adequate supply of first aid equipment and supplies on hand at all times including automated external defibrillators (AEDs).
- 2. Severe Weather Emergency Procedures
 - Tornado, hurricane, hail, excessive heat, and flood watch or warning.
 - Public address system announcements spelled out in advance.
 - Where to go and what routes to take.
 - Head count responsibility in the safe zone.
 - When will it be safe to return to work?
- 3. Fire Emergency Procedures
 - Immediate evacuation of the building.
 - Public address system announcements spelled out in advance
 - Where to go and what routes to take to get there.
 - Notification of the proper authorities
 - Possible employee action to extinguish the fire.
 - Head count responsibility in the safe zone.
 - When will it be safe to return to work?
- 4. Active shooter, riots, or demonstrations
 - What actions to be taken lockdown, notifying police or other emergency personnel.
- 5. Earthquake
 - Building designed for earthquake or retrofitted.
 - Protective steps to follow.

References

QBE North America Global Risk Solutions:

http://www.globalrisksolutions.com/

Department of Homeland Security:

https://www.ready.gov/

Centers for Disease Control and Prevention:

https://emergency.cdc.gov/

OSHA:

https://www.osha.gov/SLTC/emergencypreparedness/index.html

National Safety Council:

http://www.nsc.org/learn/safety-knowledge/Pages/safety-at-home-

emergency-preparedness.aspx

FEMA:

https://www.fema.gov/plan-prepare

Active Shooter:

https://www.dhs.gov/options-consideration-active-shooter-

preparedness-video

For questions or guidance, contact:

888.560.2635 • assistance@us.qbe.com

QBE North America and its subsidiaries and affiliated companies make no warranties or representations as to the accuracy of the information provided herein, assume no liability in connection with your use or non-use of such information and do not guaranty that the information includes all possible risks or unusual circumstances that may occur. Reliance upon, or compliance with, any of the information, suggestions or recommendations contained herein in no way guarantees the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations.

GRS 21 08 09 17 Page 2 of 2