## A Disaster Just Occurred: What do we do next?

August 28, 2018

ED LANGMAID Managing Consultant Aspen Risk Management Group

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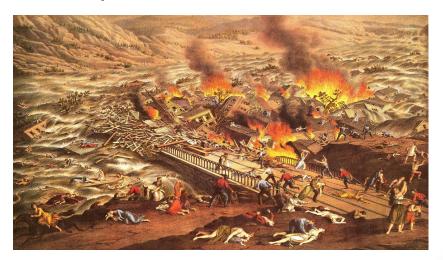
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#### Polling Question #1

- What type of company do you represent?
  - a) Manufacturing
  - b) Office Personnel (primarily)
  - c) Construction
  - d) other

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#### Disaster Preparedness, Policies, and Drills



# Scenario: Yesterday, right after normal working hours, a disaster occurred

Pick your disaster, it really doesn't matter too much

- Earthquake
- Tornado
- Hurricane
- Flood
- Workplace Violence or Terrorist Attack
- Fire

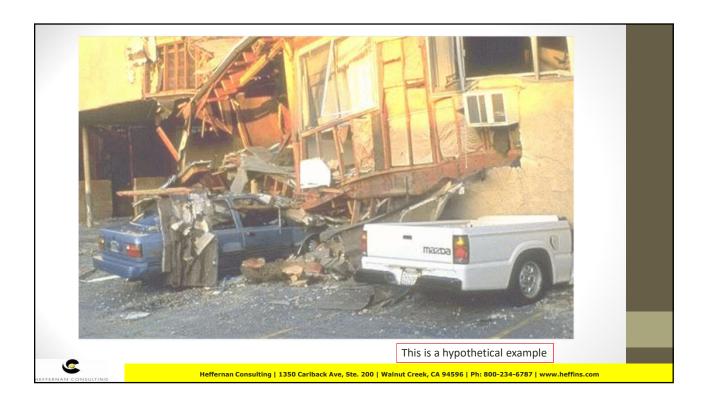
This is a hypothetical example

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#### Polling Question #2

- Which of these disasters will cause the most harm to your company?
  - a) Flood or fire in the building? (Local Disaster)
  - b) Flu Pandemic? (National Disaster)
  - c) Workplace violence incident? (Local Disaster)
  - d) Earthquake, Hurricane, or Tornado? (Regional Disaster)

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#### It is now 10:00 am on August 28, 2018 (today) You are responding to the consequences of the disaster

- 10% of the employees were injured
- 50% of all employees won't come to work for the next week
- 90% of the those who do show up are distracted and non-productive
- Several key members of your leadership team are missing.

#### To add to the problem:

- · Your suppliers were also impacted by the disaster
- Your customers need your products or services...right away!

This is a hypothetical example

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#### Point To Remember #1

The more productive the employees are <u>after a disaster</u>:

- · The faster they will recover,
- The faster their families will recover, and the
- The faster the business will recover



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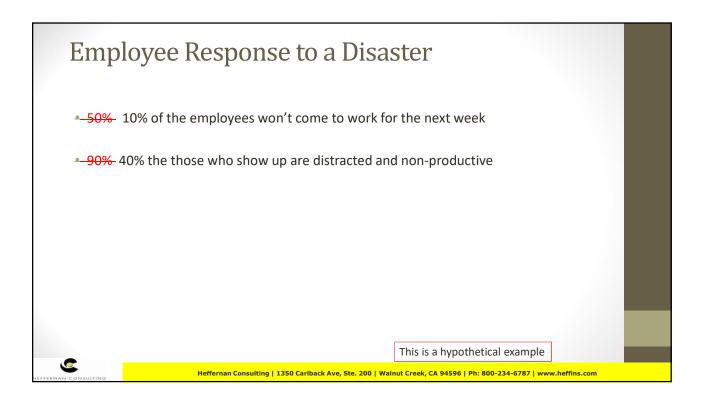
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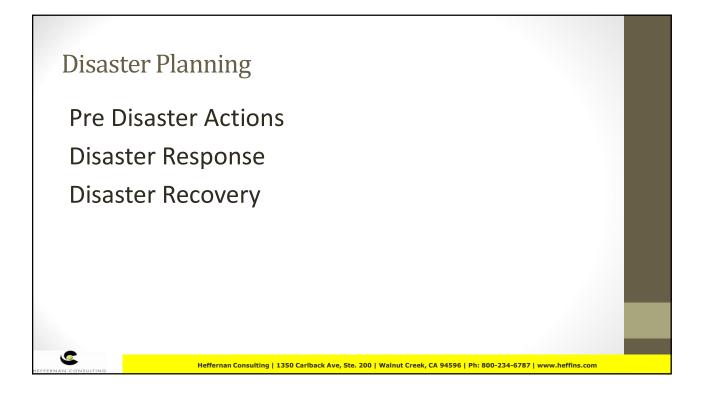
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The best solution for being able to respond to a disaster is to be prepared for a disaster





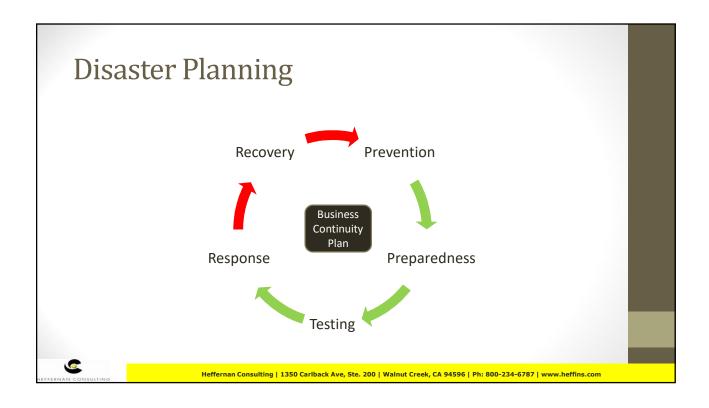




# Disaster Planning Pre Disaster Actions Disaster Response Disaster Recovery Disaster Recovery Disaster Recovery Disaster Recovery

# Polling Question #3 • Do you know if your company has a Business Continuity Plan? Yes, I don't know, I don't think so

- a) Yes
- b) I don't know
- c) I don't think so



#### Disaster Planning

- Prevention
- Preparedness
- Review and test your Business Continuity Plan
- Response
- Recovery

#### Prevention

- Hazard Identification and Mitigation
  - Risk Management
    - Avoid the Risk
    - Mitigate the Risk
    - Transfer the Risk
    - Accept the Risk





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#### Disaster Planning

- Prevention
- Preparedness https://www.ready.gov/planning
- Review and test your Business Continuity Plan
- Response
- Recovery



#### Preparedness

- Formalize a Disaster Response Plan
  - Who is going to do what, where, and when
  - https://www.ready.gov/business-continuity-planning-suite
  - <a href="https://www.ready.gov/business/implementation/continuity">https://www.ready.gov/business/implementation/continuity</a>
  - <a href="https://www.sba.gov/business-guide/manage-your-business/prepare-emergencies">https://www.sba.gov/business-guide/manage-your-business/prepare-emergencies</a>



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#### Preparedness

- Business Impact Analysis
  - Critical Functions
  - Critical Suppliers
  - Critical Customers
  - Critical Jobs Succession Planning



#### Solutions Unlimited Critical Functions

- Critical Function (examples)
  - Payroll processes
  - Specialized/Unique tools
  - Specialized/Unique software
  - Experts
  - Wine tasting





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#### Preparedness

- Business Impact Analysis
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#### Preparedness

- Business Impact Analysis
  - Critical Operations
  - Critical Suppliers
  - Critical Customers
  - Critical Jobs Succession Planning
  - Policies and Checklists
  - Preparedness Supplies
  - Individuals



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#### Policies after a Disaster

- Payroll procedures if the standard process is broken. How will people get paid. What is the process?
- Tracking expenses after a disaster (for insurance claims, etc). What do you track and what information is needed?
- Compensation and Leave Time for Critical job functions as well as non-critical job functions
- Paid and Unpaid Leave during a business state of emergency
- Working Outside of Classification in the event of an emergency
- · responding to a Workplace Fatality
- · grief counseling
- · discipline issues
- Responding to OSHA; and other agencies
- · coordinating communication with HR issues (i.e. benefits)
- · Involving legal counsel in HR decisions



#### Policies after a Disaster (continued)

- · Helping with internal and external communications
- · How to work with unique situations regarding pay and benefits
- · handling compliance issues for travel, relocation, remote-work and temporary employees
- responding to union contracts
- · Working with medical information about injured and killed employees
- · Supporting and controlling social media communications
- Temporary telecommuting policies
- Succession planning who is going to do what after a disaster?
- · Changing attendance policies
- · Help getting employees to work
- Dealing with reduced work, layoffs, due to lack of business, supplies, or equipment



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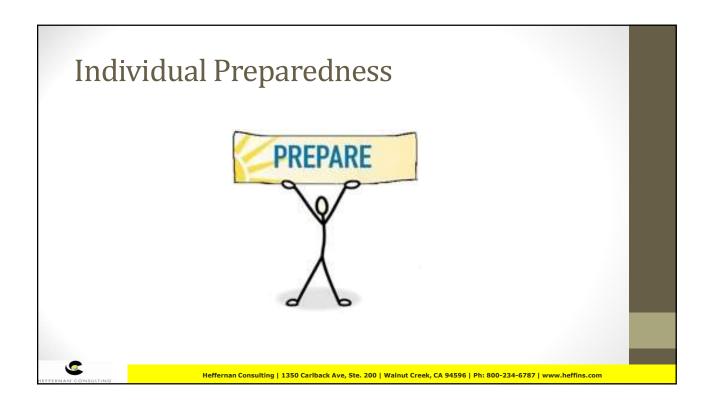
#### Checklists

- Business recovery <a href="https://www.business.qld.gov.au/running-business/protecting-business/disaster-resilience/rebuilding/recovery-checklist">https://www.business.qld.gov.au/running-business/protecting-business/disaster-resilience/rebuilding/recovery-checklist</a>
- Human Resources
- Security
- External Communications
- Internal Communications
- Safety









The best solution for being able to respond to a disaster is to be <u>prepared</u> for a disaster.



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#### Polling Question #4

- In a disaster, what is the most important thing to have available?
  - a) Contact information for all family members
  - b) Water
  - c) First Aid Kit
  - d) Took Kit and Cash
  - e) Internet access

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#### Number 1 Thing to Have for a Disaster:

- · Google? No
- Text messaging? No
- Whiskey? No
- Clothes? Maybe
- You Tube? No
- Family Disaster Plan? Not yet

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# Number 1 Thing to Have for a Disaster:

#### Why Water?

• We need water even more than instant messaging!

#### In a disaster, water helps you survive.

- · You might have an increased demand for water
- Water might not be easily accessible
- · Normal water sources might be contaminated
- If you are worried about getting water for you, your family, or pet, other decisions will be more difficult
- Humans need to drink water to survive.
  - · Your body is approximately 60 percent water,
  - your brain is 70 percent water, and
  - your lungs are nearly 90 percent water.
  - Each day, your body must replace 2.5 quarts of water -- through ingested liquid and foods.



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#### Polling Question #5

- How much water do you need for a disaster for a family of 3 with a large dog?
  - a) 10 gallons
  - b) 15 gallons
  - c) 20 gallons
  - d) 50 gallons



#### Water Everywhere

You need water supplies in case of a disaster situation

- at home (1 gallon per person per day for 2 weeks)
- In all cars (water in a "secondary container") ~ 1 gallon (plastic is okay in cars)
- At work





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#### Water at Home

Water at home. You will need 2 weeks of drinking water (1 gal per person per day)

- Plan A Water heater tank (no tank or no access to tank? Go to plan b)
- Plan B Stock pile of drinking water
- Plan C Fill bathtub if you don't have enough drinking water
  - · Use something like a WaterBOB or some other means to collect water
    - https://www.youtube.com/watch?v=7qvE8pQz4P4
    - Available for purchase on line ~\$20
- Plan D –filter water from rain barrels and other sources of water
- Plan E Pool water most experts say don't drink pool water but use only for cleaning and flushing toilets unless you distill it



#### Once you have Water Preparations:

- Family Preparedness Plan (<a href="https://www.ready.gov/prepare-for-emergencies">https://www.ready.gov/prepare-for-emergencies</a>) or <a href="https://www.ready.gov/prepare-for-emergencies">www.Ready.gov</a>
- 2. Get family involved
- 3. Make or buy a 2 day emergency kit for each car
- 4. Prepare your home for the type of disasters in your area

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#### Point #2 - Preparedness Culture

- Leadership
- Supervisors
- Employees
- Suppliers



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# What have we discussed so far: Point to Remember #1

The more productive the employees are <u>after a disaster</u>, the faster:

- They will recover,
- · Their families will recover, and the
- Business will recover

#### Solution:

• The more <u>prepared</u> people and their families are, the easier it will be to recover and to help the business get back to normal



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#### Point to Remember #2 – Preparedness Culture

• A "Preparedness Culture" in a company helps to engage employees towards being prepared.



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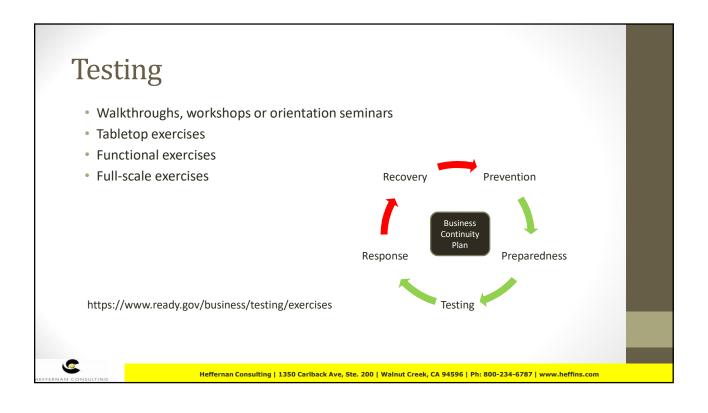
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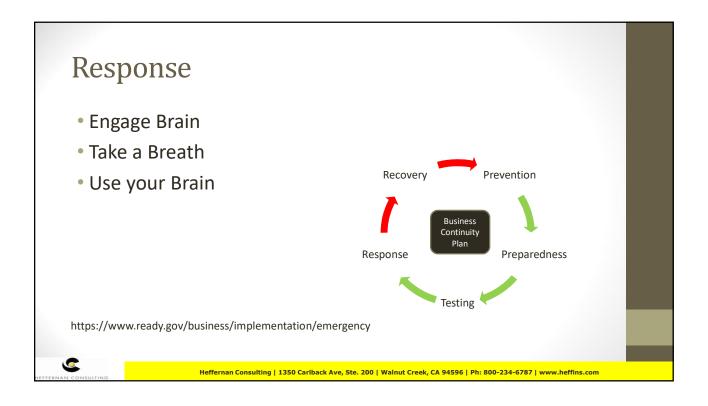
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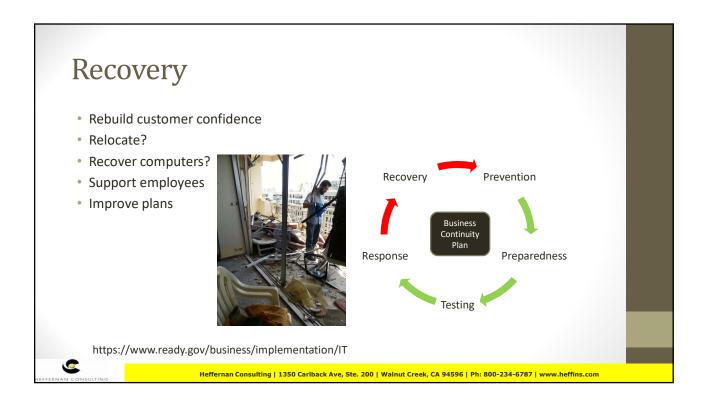
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#### From the Company President

Fellow employees.

As you know, our business believes in preparedness and I believe in preparedness. You have all seen photos on our facebook account showing my water supplies in my car and house. You never know when you will need those water supplies.

Congratulations to all of you who have prepared the same way.

Maybe our city experiences a flood... and drinking water is limited. With you and your 14 days of water, you will be able to live without assistance from emergency services. After all they will be quite busy.

Or maybe you will be on a driving vacation to California and they have a catastrophic earthquake. You will be as ready you can be with your water and food supplies in your car.

Speaking of earthquakes, because of the recent quake activity in various parts of the U.S. I thought I would share an *EARTHQUAKE RESPONSE CHECKLIST* that I got from a friend in California. It has useful information that applies to most disasters.

Thanks again for being a part of our Preparedness Campaign. Signed, the President



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Earthquake Response Checklist...Responding after a Catastrophic Earthquake July 2, 2018

Day 1 Earthquake Occurs

If in bed, stay in bed and cover your head until shaking has stopped.

Put on socks and shoes before getting out of bed (broken windows)

If indoors, stay there – drop, cover, hold on

Check your family – insure they are safe – First Aid as necessary

Do not use phone except for emergencies

Prepare for aftershocks – more things might fall over or off shelves

Quick Interior site survey and damage assessment (smell gas?)

Quick exterior site survey and damage assessment (smell gas?)

Turn off utilities as appropriate (Gas, water, electricity) Note: SGDE does not recommend turning off gas unless leak is detected.

You will need 2 weeks of drinking water (1 gal per person per day)

Plan A – Water heater tank (no tank? Go to plan b)

Plan B – Stock pile of drinking water

Plan C - Fill bathtub if you don't have enough drinking water

Use your water bladder if you have one <a href="https://www.youtube.com/watch?v=7qvE8pQz4P4">https://www.youtube.com/watch?v=7qvE8pQz4P4</a> Purchase online ~\$20

Plan D – Distill water or filter water from rain barrels

Plan E – Pool water – many experts say not to drink pool water but use only for cleaning and flushing toilets

Check neighbors – (most damage after quake is from fires, have everyone check for gas leaks) Gas company does not recommend turning off gas unless leak is detected.

Tune radio to local emergency AM radio station (use car radio if you can't find a portable radio)

Day 2

Do what needs for your family,

Call our emergency communications number (800) 123-xxxx and the company will report what to do. We will need to implement our disaster response plan quickly because our customers will need us up and running as quickly as possible..



Earthquake Response Checklist

#### Your assignment

- Sufficient supplies of water at home and in cars.
- Have a nice day.

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#### **Discussion and Questions**

#### Thank You!

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