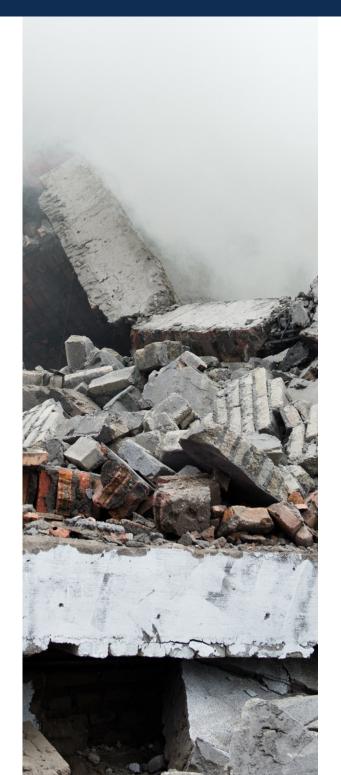
Preparing for the Unpredictable Disaster: Protect Your Business & Employees from Earthquakes



Earthquakes are the most unpredictable natural disaster and can have devastating effects on businesses, employees, and operations. The shaking from stronger earthquakes damages buildings, gas lines, and power grids, or even triggers other natural disasters like fires, floods, and avalanches. People can also get seriously injured from fallen objects or the weight of rubble if a structure collapses on them.

Employers have an obligation to protect their employees in cases of natural disasters and should maintain disaster plans for emergency scenarios, such as severe earthquakes. Being prepared not only decreases the likelihood of your customers or employees getting hurt, but it also helps your business bounce back faster.

Unlike weather events, earthquakes rarely present any warning - making it hard to prepare. Thankfully there are things you can do before, during, and after an earthquake to manage and respond to any damage that might happen if disaster strikes.





BEFORE: PREPARE FOR A FUTURE EVENT



- Secure shelves, filing cabinets, electronic devices, and heavy items that might fall over during an earthquake with hardware and tethers to the walls or floor.
- Avoid storing heavy items on shelves that can fall and hurt someone.
- Place breakable items, like glass, art, or light fixtures on or near the ground.
- If you do hang items on the walls or ceiling, make sure they're securely fastened and away from where people sit whenever possible.
- Don't place items where they could potentially obstruct the paths of your evacuation routes.
- As much as possible, arrange your workspaces in a way that when cubicle partitions fall, it would not trap an employee. Make sure that all exits are marked visibly so employees can know where to get out.

Make your buildings safer

- Work with a reputable contractor to earthquake-proof buildings.
- Find out how long structures in the area have been subject to seismic design provisions in local building codes.
- Secure nonstructural items with anchors or braces.

Have an emergency preparedness kit

- At a minimum, supplies should include a medical kit, flashlights, dust masks, a whistle, a battery-powered radio, non-perishable food, and water. <u>View a comprehensive guide here</u>.
- Store the kit in a safe, easily accessible place.
- Encourage employees to have mini emergency kits with them at work.

Review your insurance with your broker

- It's possible to mitigate the financial burden of earthquakes with insurance.
- Contact us to learn about earthquake insurance.



Create an earthquake Emergency Action Plan (EAP)

- Create a comprehensive plan that outlines everything employees need to know to stay safe during and after an earthquake.
- Actively communicate on a regular basis with employees about the EAP.
- An EAP should outline drop, cover, and hold procedures, as well as all evacuation routes.
- Delineate the location of all safety gear, such as emergency preparedness kits and fire extinguishers.
- Establish a designated emergency area outside of the workplace that employees can evacuate to after an earthquake. The space should be open and away from power lines and other buildings.
- The EAP needs to include a procedure to account for all employees after evacuation.
- Think about each employee in the workplace and account for people with disabilities or mobility issues so they have the assistance they need during emergencies.
- Get employees involved by asking them to participate in the evacuation and first response process.

Conduct earthquake drills

- Teaching employees what to do during an earthquake can avoid panic and ensure people's safety in the event of an earthquake.
- Review your EAP and evacuation routes and show employees the location of emergency supplies.
- Start the drill by sounding the alarm, then have employees practice the drop, cover, and hold routine in preidentified safe areas.
- Activate the evacuation process outlined in your EAP.
- Also practice the roll call process once you've completed the mock evacuation.
- Practice earthquake safety procedures at least twice a year.

DURING: DROP, COVER, HOLD

Drop, cover, and hold

- Drop, cover, and hold in a safe place. Drop to cover your hands and knees, cover your head and neck with your arms, and hold until the earthquake ends.
- If there isn't sturdy shelter nearby, move away from windows, glass, or anything that can fall on you.
- Check to see if you or people around you have been hurt and need help.

AFTER: PROCEED WITH CAUTION

Proceed with caution and activate your EAP

- -Move carefully and keep an eye out for things that have fallen or broken.
- -Be on the lookout for aftershocks.
- -Watch out for fires since they're the most common earthquake-related hazard.
- -Never use elevators to exit a building. Use the stairs.
- -Locate all staff and visitors and make sure everyone is okay. Find medical help for anyone who needs it.
- Follow the evacuation procedures in your EAP.
- -Shut off utilities, such as gas, electricity, and water.

Assess the damage

- Think of ways to improve upon your EAP.
- If employees weren't sufficiently prepared, provide them with more training and practice drills.
- If buildings or structures were damaged, address these weaknesses when rebuilding and make sure that they're rebuilt to comply with seismic building structures.
- Look for ways to improve how you secure things within your facilities.

When disaster strikes, it's important to have a risk management strategy and insurance coverage in place to best protect your assets and recover quickly.

<u>Contact us</u> to learn more about your options.



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