



How Flooding can Impact your Business Accident Prevention Alert

The Next Three Seconds Protects Your Life, Your Loved Ones, Your Livelihood

The N3L3 philosophy:
our approach to helping workers avoid fatal and life-changing injuries by alerting their instincts so they always pause and “think safety” before moving forward.

Eastern Alliance is here to help. To learn more about Eastern’s N3L3 program and access other safety resources, sign in and visit the Risk Management Resource Center on www.eains.com, or contact your Risk Management Consultant for assistance

1.855.533.3444

Flooding can cause hundreds of thousands of dollars’ worth of damage to a business’s stock, plant, equipment, furniture and job sites, as well as threaten the safety of employees and customers. Damage may be caused by water accumulation, debris, humidity, contamination, mold, power interruption and high winds. Too often, employers assume their employees know how to ‘get the job done safely’. Unfortunately this assumption often results in a fatal and life-changing event, such as a severe injury. The purpose of this alert is to increase your awareness of how flooding can impact your business, after the rain stops and the clean up begins. Non-routine scenarios increase the potential for a fatal and life-changing event.

Exposures to consider include:

- **Mosquito Bites** – Standing water means, mosquitoes. Mosquitoes prefer stagnant water and most commonly infest ponds, marshes, swamps and other wetland habits. Hot, humid environments are most amendable to mosquito growth and survival. With this in mind, it is important to educate employees on the Zika Virus, which is a virus contracted by mosquitoes. Require employees to wear mosquito repellent and wear long-sleeved shirts and long pants.
- **Snake Bites** – Flooding forces snakes out of their natural habitat as they seek higher ground. Inform employees to take time to observe their surroundings prior to performing a task.
- **Heat Stress** - When the humidity is high, sweat will not evaporate as quickly, preventing the body from releasing heat quickly. This increases the potential for heat exhaustion, heat cramps or a possible heat stroke. Remind employees of the symptoms associated with heat related illnesses and encourage them to drink cool beverages, wear light colored clothing and take breaks.
- **Fatigue** – Continued long hours of work, combined with emotional and physical exhaustion and losses from damaged homes and temporary job layoffs, can create a stressful situation for flood cleanup and repair workers. Workers exposed to these stressful conditions have an increased risk of injury and are more vulnerable to stress-induced illnesses and disease.
- **Chemical Hazards** – Flooding may create chemical hazards for clean-up crews. Things to be aware of related to chemical exposure:
 - Flood waters may have moved hazardous chemical containers from their normal storage place, including solvents, aerosol cans and industrial chemicals.
 - Do NOT attempt to move any propane tanks or drums
 - Do not remove any car batteries, while flooded, without using insulated gloves.
 - Flood cleanup activities may involve the use of gasoline-or diesel-powered pumps, generators, and pressure washers. Due to the release of carbon monoxide by these devices, operate all gasoline powered devices outdoors.



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- **Electrical Hazards** – Never enter flooded areas or touch electrical equipment if the ground is wet, unless you are certain the power is off. NEVER handle a downed power line. Use extreme caution when moving ladders and equipment around overhead power lines to avoid unplanned contact.
- **Slips and Falls** – Recognize increased water produces increased potential for a slip and fall. Remind employees of your shoe policy. Ensure wet areas (roof leaks, floor seepage issues, etc.) are clearly marked. Encourage employees to walk on cemented walkways and not take short-cuts through grassy areas that may be wet. Remind staff of proper ladder/scaffolding/man-lift set-up procedures to ensure equipment is set up on level surfaces.
- **Mobile Equipment** – Inform employees of the additional exposures of mobile equipment on the property that may be assisting with clean-up. These high traffic areas should be marked as No Entry except by Qualified Personnel.
- **Sub-Contractors** – Businesses hire subcontractors to assist with clean-up, debris removal and/or repairs of unplanned damage. Ensure all subcontractors have their own workers’ compensation insurance. Request a copy of their Certificate of Insurance. Discuss your safety program with the subcontractor prior to starting any work and document the discussion.

Pre-Task Planning:

Unplanned flooding events do lead to non-routine work being performed. Pre-task planning to a flood is critical to reducing employee injuries. Develop a plan and include employees to encourage employees to think about what they’re going to do. Discuss the task, evaluating the hazards and exposures. Have daily or routine huddles and discussions to increase awareness among all employees. Monitor the task(s) and ensure no unplanned activities are occurring that would increase hazards and exposures. Develop a Stop work IMMEDIATELY protocol, if unsafe conditions arise.

Eastern Alliance Insurance Group’s Program N3L3® Program discusses how the mind can easily be tricked into thinking we are safe. It is human nature to continue the same routine, day in and day out, thinking nothing bad will happen. Unfortunately, this is not always the case and an accident occurs. Devoting three seconds to stop, think and reassess before performing a task can positively impact the last three seconds and potentially avoid fatal and life-changing events. Taking the extra seconds to assess the task could impact a life, livelihood and loved ones.

It must not be assumed that every unsafe condition or procedure has been covered in our visit. Our visits are intended to assist management. They do not include the identification of every possible loss potential, violation of law, code, statute or regulation, and are not a substitute for the establishment of risk management programs by your management.