



How Flooding can Impact your Business

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

The N3L3 philosophy:
our approach to protecting workers from fatal and life-changing events.

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

1.855.533.3444

Accident Prevention Alert

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. Another consideration is that often organizations will take on the role of clean-up, restoration remediation, and other non-routine activities following the storm. Unfortunately the hazards with both the associated storm damage and the non-routine activities are usually not recognized, nor controlled and can potentially result in fatal and life-changing events. The purpose of this alert is to increase your awareness of how flooding can impact your business and employee safety, after the rain stops and the clean-up begins.

Impacts and Exposures to consider include:

- **Business Continuity Impact** – The ability to perform work and meet customer needs is often greatly impacted when flooding impacts primary or secondary company locations. This can include flood damage to service vehicles, equipment used, loss of power, and inability to get to the facility due to damaged buildings or floodwater. This can impact employee safety when plans are not in place to respond strategically. Having a written business continuity plan that specifically addresses floods will assist with addressing these exposures in advance.
- **Structural Damage** – Floodwater can have a devastating impact on building structural integrity, leading to damage that is both visible, and harder to perceive. Mold can be a consequence of this as well and this can have major health implications if not totally removed. A full clean-up and structural analysis should be performed by licensed outside providers before company employees are allowed to resume work in the facility.
- **Other Property Impact** – The floodwater as well as the damage it causes to roads, driveways, and parking lots can impact the ability to safely access the facility. Floodwater can also conceal hazards that exist and bring about new ones inside and outside the facility.
 - Never touch electrical equipment if the ground is wet, unless you are certain the power is off. Use extreme caution when moving ladders and equipment around overhead power lines to avoid unplanned contact. NEVER handle a downed power line. Downed electric lines can make traveling in the water deadly for those who attempt to traverse through the flood waters. No employees should attempt to traverse waters either by foot, with a vehicle, or by boat and instead this cleanup should be contracted out to licensed contractors.
 - Similarly, employees should avoid driving in floodwaters that are present both on and off site due to the decreased visibility, unknown depth that could flood the vehicle or other hazards present.
 - Floodwater can bring animals onto the property and into structures. Snakes, ants, rodents, and a host of others can be an exposure that may have not been present pre-flood.
 - The CDC also reminds us that floodwater can spread infectious diseases.



How Flooding can Impact your Business

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

The N3L3 philosophy:

our approach to protecting workers from fatal and life-changing events.

Eastern Alliance is here to help. To learn more about Eastern's N3L3 program and access other safety resources, sign in and visit the

Safety Tools on

www.easternalliance.com,

or contact your

Risk Management

Consultant for assistance

1.855.533.3444

- **Employee Impact** – Employees often must deal with emotional and physical exhaustion, losses from damaged homes, and temporary job layoffs which can create a stressful situation for employees. In addition, you may experience absenteeism for some and increased workloads for others. Workers exposed to these stressful conditions have an increased risk of injury and are more vulnerable to stress-induced illnesses and disease. Businesses should have an emergency employee communication plan in place to communicate with employees throughout a flood and check on their wellbeing. Leadership should be sensitive to employee needs and feelings throughout this time and assist as needed. Often a company handling of a crisis positively can create deeper bonds with their workers and if handled in an uncaring manner can create employee resentment and lead to unwelcomed turnover.
- **Risk Transfer & Sub-Contractors** – It is important to recognize storm clean-up and remediation presents many unique hazards and some of which that cannot be safely performed internally. If the company does not have the knowledge, resources, tools, or expertise to safely complete the work, the company should hire contractors to assist with clean-up, debris removal and/or repairs of unplanned damage. Ensure all contractors have their own workers' compensation insurance. Request a copy of their Certificate of Insurance be provided directly from their carrier. 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 for 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.

Additional Considerations During Clean-up:

- Items that cannot be cleaned and sanitized should be discarded.
- Flooding may create chemical hazards that must be considered as clean-up processes begin. Additional items to be aware of related to chemical exposure:
 - Floodwaters may have moved or spilled hazardous chemical containers from their normal storage place, including solvents, aerosol cans and industrial chemicals. Based on the chemicals on-site, plan ahead and determine if and how safe entry can be achieved internally or when it is necessary to utilize an insured contractor who has the tools and training to complete the work safely.
 - 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.



How Flooding can Impact your Business

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

The N3L3 philosophy:

our approach to protecting workers from fatal and life-changing events.

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

1.855.533.3444

- **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.

Eastern Alliance's N3L3® Philosophy discusses how the mind can easily be tricked into thinking we are safe. It is human nature to think "It won't happen to me/nothing bad will happen/the work has to get done/what choice did I have?" Proper pre-planning and 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 that could impact a life, livelihood and loved ones.