Component #6:
Property

PROPERTY INSURANCE

The State of Georgia owns or occupies over 15,000 buildings throughout the state, and pursuant to O.C.G.A. 50-16-9, DOAS Risk Management Services Division, covers more than $30 billion worth of state-owned buildings and personal property (contents) through a combination of self-insurance (State Owned Building and Personal Property Agreement) and excess property insurance purchased thru a commercial insurance brokerage.

In addition to providing insurance to all state owned building and personal property, DOAS makes available, at the state agency's option, a Special Property All Risk Agreement (SPAR), to cover an agency's exposure to loss of money and securities, watercraft used on inland lakes, fine arts, mobile equipment (e.g. backhoes, forklifts, brush hogs, golf carts), personal property temporarily away from premises (e.g. audio/visual equipment taken to a conference) or leased equipment (e.g. copying machines, fax machines, modular classroom or office).

There are also a handful of state agencies that have aircraft and/or watercraft (that navigates coastal waters) exposures that receive their primary property coverage directly from a commercial insurance policy DOAS purchases thru a commercial insurance brokerage firm.

Should your agency experience loss or damage to property covered under any of the property insurance coverages described above, please complete a Notice of Loss form or contact DOAS/RMS at 404-656-6245.

DOAS provides building and content insurance coverage based on properties and values reported by each agency into BLLIP, (Buildings, Land, Lease and Inventoried property). This system enables registered users to access and update their existing information online. For additional information and assistance with the BLLIP system, please contact the State Properties Commission. Property Loss Notice form below.

Here is a link to the forms for property claims:

Notice of Loss form:
http://doas.ga.gov/assets/Risk%20Management/Property%20Insurance%20Publications%20and%20forms/NOTICE_LOSS_TEMPLATE.docx

Lightning Affidavit form:
http://doas.ga.gov/assets/Risk%20Management/Property%20Insurance%20Publications%20and%20forms/LIGHTNING%20AFFIDAVIT.doc

Sworn Proof of Loss form:
http://doas.ga.gov/assets/Risk%20Management/Property%20Insurance%20Publications%20and%20forms/SWORN_PROOF_OF_LOSS.dot

Other Property Loss forms can be found on the DOAS Property web site:
http://doas.ga.gov/risk-management/insurance-services/property-insurance

Emergency Plans and Procedures

Having plans in place for dealing with unexpected emergencies is critically important to preventing the loss of life and controlling injury to people and damage to property. There is no substitute for being prepared when an emergency situation arises. This section outlines the steps for establishing emergency and evacuation plans including instructions for the evacuation of persons with disabilities. Information on specific emergencies including fire, natural disaster/severe weather, hazmat emergencies, technological, bomb threats, and workplace violence are covered. Also covered is contingency planning in case of business interruption.

It is extremely important that all personnel know exactly what to do in the event of an emergency. Established emergency plans should be periodically communicated to all employees, tested by actual drills and updated whenever necessary.

There is no single emergency plan that is adaptable to all situations. To develop specific plans each entity will need to draw upon any expertise that is available from their police departments, government agencies, and security specialists. (See Appendix 1 Sample Emergency Plan Template and Appendix 2 Stanford University Campus Emergency Plan)

Emergency Planning Process

Step 1 -- Establish a Planning Team
Step 2 -- Analyze Capabilities and Hazards
Step 3 -- Develop the Plan
Step 4 -- Implement the Plan

STEP 1 – Establish a Planning Team

Determine who is in charge of developing the emergency management plan. The following is guidance for making the appointment.

1. **Form the Team** - the size of the planning team will depend on the facility's operations, requirements and resources. Usually involving a group of people is best because:
    a. It encourages participation and gets more people invested in the process.
    b. It increases the amount of time and energy participants are able to give.

c. It enhances the visibility and stature of the planning process.

d. It provides for a broad perspective on the issues.

Determine who can be an active member and who can serve in an advisory capacity. In most cases, one or two people will be doing the bulk of the work. At the very least, you should obtain input from all functional areas.

2. **Establish Authority** - demonstrate management's commitment and promote an atmosphere of cooperation by "authorizing" the planning group to take the steps necessary to develop a plan. The group should be led by the chief executive or entity manager. Establish a clear line of authority between group members and the group leader, though not so rigid as to prevent the free flow of ideas.

3. **Issue a Mission Statement** - have the chief executive issue a mission statement to demonstrate the entity's commitment to emergency management. The statement should:
   a. Define the purpose of the plan and indicate that it will involve the entire organization
   b. Define the authority and structure of the planning group

4. **Establish a Schedule and Budget** - establish a work schedule and planning deadlines. Timelines can be modified as priorities become more clearly defined.

   Develop an initial budget for such things as research, printing, seminars, consulting services and other expenses that may be necessary during the development process.

STEP 2 -- ANALYZE CAPABILITIES AND HAZARDS

This step entails gathering information about current capabilities and about possible hazards and emergencies, and then determining the facility's capabilities for handling emergencies.

1. Where do you stand right now?

Review Internal Plans and Policies

Documents to look for include:

a. Evacuation plan
b. Fire protection plan
c. Safety and health program
d. Environmental policies
e. Security procedures

f. Insurance programs
g. Employee manuals
h. Hazardous materials plan
i. Process safety assessment
j. Risk management plan

2. Meet with Outside Groups

Meet with government agencies, community organizations and utilities. Ask about potential emergencies, plans and available resources for responding to them. Sources of information include:

a. Community emergency management office
b. Mayor or Community Administrator's office
c. Local Emergency Planning Committee (LEPC)
d. Fire Department
e. Police Department
f. Emergency Medical Services organizations
g. American Red Cross
h. National Weather Service
i. Public Works Department
j. Planning Commission
k. Telephone companies
l. Electric utilities

3. Identify Codes and Regulations

Identify applicable Federal, State and local regulations such as:

a. Occupational safety and health regulations
b. Environmental regulations
c. Fire codes
d. Transportation regulations
e. Zoning regulations
f. Corporate policies

4. Identify Critical Products, Services and Operations

You'll need this information to assess the impact of potential emergencies and to determine the need for backup systems. Areas to review include:

a. Entity products and services and the equipment needed to produce them
b. Products and services provided by suppliers, especially sole source vendors
c. Lifeline services such as electrical power, water, sewer, gas,

telecommunications and transportation
d. Operations, equipment and personnel vital to the continued functioning of the entity

5. Identify Internal Resources and Capabilities

Resources and capabilities that could be needed in an emergency include:

a. Personnel -- fire brigade, hazardous materials response team, emergency medical services, security, emergency management group, evacuation team, public information officer
b. Equipment -- fire protection and suppression equipment, communications equipment, first aid supplies, emergency supplies, warning systems, emergency power equipment, decontamination equipment
c. Facilities -- emergency operating center, media briefing area, shelter areas, first-aid stations, sanitation facilities
d. Organizational capabilities -- training, evacuation plan, employee support system
e. Backup systems -- arrangements with other facilities to provide for:

1. Payroll
2. Communications
3. Customer services
4. Shipping and receiving
5. Information systems support
6. Emergency power
7. Recovery support

6. Identify External Resources

There are many external resources that could be needed in an emergency. In some cases, formal agreements may be necessary to define the facility's relationship with the following:

a. Local emergency management office
b. Fire Department
c. Hazardous materials response organization
d. Emergency medical services
e. Hospitals
f. Local and State Police
g. Community service organizations
h. Utilities
i. Contractors
j. Suppliers of emergency equipment

7. List Potential Emergencies

List all emergencies that could affect your facility, including those identified by your local emergency management office. Consider both:

a. Emergencies that could occur within your facility.
b. Emergencies that could occur in your community

Below are some other factors to consider:

Historical -- What types of emergencies have occurred in the community, at this facility and at other facilities in the area?

1. Fires
2. Severe weather
3. Hazardous material spills
4. Transportation accidents
5. Earthquakes
6. Tornadoes
7. Terrorism
8. Utility outages
9. Flooding

Geographic -- What can happen as a result of the entity's location? Keep in mind:

1. Proximity to flood plains, seismic faults and dams
2. Proximity to companies that produce, store, use or transport hazardous materials
3. Proximity to major transportation routes and airports
4. Proximity to nuclear power plants

Technological -- What could result from a process or system failure? Possibilities include:

1. Fire, explosion, hazardous materials incident
2. Safety system failure
3. Telecommunications failure
4. Computer system failure
5. Power failure
6. Heating/cooling system failure
7. Emergency notification system failure

Human Error -- What emergencies can be caused by employee error? Are employees trained to work safely? Do they know what to do in an emergency? Human error is the single largest cause of workplace emergencies and can result from:

1. Poor training
2. Poor maintenance
3. Carelessness
4. Misconduct
5. Substance abuse
6. Fatigue

Physical -- What types of emergencies could result from the design or construction of the entity's facility? Does the physical facility enhance safety? Consider:

1. The physical construction of the facility
2. Hazardous processes or byproducts
3. Facilities for storing combustibles
4. Layout of equipment
5. Lighting
6. Evacuation routes and exits
7. Proximity of shelter areas

Regulatory -- What emergencies or hazards are you regulated to deal with? Analyze each potential emergency from beginning to end. Consider what could happen as a result of:

1. Prohibited access to the facility
2. Loss of electric power
3. Communication lines down
4. Ruptured gas mains
5. Water damage
6. Smoke damage
7. Structural damage
8. Air or water contamination
9. Explosion
10. Building collapse
11. Trapped persons
12. Chemical release

8. Assess the Potential Human Impact

Analyze the potential human impact of each emergency -- the possibility of death or injury.

9. Assess the Potential Property Impact

Consider the potential property for losses and damages.

Consider:

a. Cost to replace
b. Cost to set up temporary replacement
c. Cost to repair

10. Assess the Potential Business Impact

Assess the impact of:

a. Business interruption
b. Employees unable to report to work
c. Contractual agreements
d. Interruption of critical supplies
e. Interruption of product distribution

11. Assess Internal and External Resources

Next assess your resources and ability to respond. To help you do this, consider each potential emergency from beginning to end and each resource that would be needed to respond. For each emergency ask these questions:

a. Do we have the needed resources and capabilities to respond?
b. Will external resources be able to respond to us for this emergency as quickly as we may need them, or will they have other priority areas to serve?
c. If the answers are yes, move on to the next assessment. If the answers are no, identify what can be done to correct the problem. For example, you may need to:

    1. Develop additional emergency procedures
    2. Conduct additional training
    3. Acquire additional equipment
    4. Establish mutual aid agreements
    5. Establish agreements with specialized contractors

STEP 3 -- DEVELOP THE PLAN

You are now ready to develop an emergency management plan. This section describes how.

PLAN COMPONENTS

Your plan should include the following basic components.

a. Executive Summary

The executive summary gives management a brief overview of: the purpose of the plan; the facility's emergency management policy; authorities and responsibilities of key personnel; the types of emergencies that could occur; and where response operations will be managed.

b. Emergency Management Elements

This section of the plan briefly describes the entity's approach to the core elements of emergency management, which are:

a. Direction and control
b. Communications
c. Life safety
d. Property protection
e. Community outreach
f. Recovery and restoration
g. Administration and logistics.

These elements, which are described in detail in Section 2, are the foundation for the emergency procedures that your entity will follow to protect personnel and equipment and resume operations.

c. Emergency Response Procedures

The procedures spell out how the entity will respond to emergencies. Whenever possible, develop them as a series of checklists that can be quickly accessed by senior management, department heads, response personnel and employees.

Determine what actions would be necessary to:

a. Assess the situation
b. Protect employees, customers, visitors, equipment, vital records and

other assets, particularly during the first three days
c. Get the business back up and running.

Specific procedures might be needed for any number of situations such as bomb threats or tornadoes, and for such functions as:

a. Warning employees and customers
b. Communicating with personnel and community responders
c. Conducting an evacuation and accounting for all persons in the entity's facility
d. Managing response activities
e. Activating and operating an emergency operations center
f. Fighting fires
g. Shutting down operations
h. Protecting vital records
i. Restoring operations

d. Support Documents

Documents that could be needed in an emergency include:

Emergency call lists -- Lists (wallet size if possible) of all persons on and off site who would be involved in responding to an emergency, their responsibilities and their 24-hour telephone numbers.

Building and site maps that indicate:

a. Utility shutoffs
b. Water hydrants
c. Water main valves
d. Water lines
e. Gas main valves
f. Gas lines
g. Electrical cutoffs
h. Electrical substations
i. Storm drains
j. Sewer lines
k. Location of each building (include name of building, street name and number)
l. Floor plans
m. Alarm and enunciators
n. Fire extinguishers
o. Fire suppression systems
p. Exits

q. Stairways
r. Designated escape routes
s. Restricted areas
t. Hazardous materials (including cleaning supplies and chemicals)

Resource lists – Develop lists of major resources (equipment, supplies, services) that could be needed in an emergency; mutual aid agreements with local companies and other government agencies.

Some entity facilities may be required to develop:

1. Emergency escape procedures and routes
2. Procedures for employees who perform or shut down critical operations before an evacuation
3. Procedures to account for all employees, visitors and contractors after an evacuation is completed
4. Rescue and medical duties for assigned employees
5. Procedures for reporting emergencies
6. Names of persons or departments to be contacted for information regarding the plan

THE DEVELOPMENT PROCESS

The following is guidance for developing the plan.

1. **Identify Challenges and Prioritize Activities**

   Make a list of tasks to be performed, by whom and when. Determine how you will address the problem areas and resource shortfalls that were identified in the planning process.

2. **Write the Plan**

   Assign each member of the planning group a section to write. Determine the most appropriate format for each section.

   Establish an aggressive timeline with specific goals. Provide enough time for completion of work, but not so much as to allow assignments to linger. Establish a schedule for:

   a. First draft
   b. Review
   c. Second draft
   d. Tabletop exercise

e. Final draft
f. Printing
g. Distribution

3. Establish a Training Schedule

Have one person or department responsible for developing a training schedule for your entity. For specific ideas about training, refer to Step 4.

4. Coordinate with Outside Organizations

Meet periodically with local government agencies and community organizations. Inform appropriate government agencies that you are creating an emergency management plan. While their official approval may not be required, they will likely have valuable insights and information to offer.

Determine State and local requirements for reporting emergencies, and incorporate them into your procedures.

Determine protocols for turning control of a response over to outside agencies. Some details that may need to be worked out are:

a. Which entrance will responding units use?
b. Where and to whom will they report?
c. How will they be identified?
d. How will entity personnel communicate with outside responders?
e. Who will be in charge of response activities?

Determine what kind of identification authorities will require to allow key personnel into entity facilities during an emergency.

5. Contact other offices and divisions to learn:

a. Their emergency notification requirements
b. The conditions where mutual assistance would be necessary
c. How offices will support each other in an emergency
d. Names, telephone numbers and pager numbers of key personnel

6. Review, Conduct Training and Revise

Distribute the first draft to group members for review. Revise as needed.

For a second review, conduct a tabletop exercise with management and personnel who have a key emergency management responsibility. In a conference room setting, describe an emergency scenario and have participants discuss their responsibilities and how they would react to the situation. Based on this discussion, identify areas of confusion and overlap, and modify the plan accordingly.

7. Seek Final Approval

Arrange a briefing for the chief executive officer and senior management and obtain written approval.

8. Distribute the Plan

Place the final plan in three-ring binders and number all copies and pages. Each individual who receives a copy should be required to sign for it and be responsible for posting subsequent changes. Determine which sections of the plan would be appropriate to show to government agencies (some sections may include private listings of names, telephone numbers or radio frequencies). Distribute the final plan to:

a. Chief executive and senior managers
b. Members of the emergency response team
c. Community emergency response agencies (appropriate sections)

Have key personnel keep a copy of the plan in their homes. Inform employees about the plan and training schedule.

STEP 4 -- IMPLEMENT THE PLAN

Implementation means more than simply exercising the plan during an emergency. It means acting on recommendations made during the vulnerability analysis, integrating the plan into company operations, training employees and evaluating the plan.

INTEGRATE THE PLAN INTO OPERATIONS

Look for opportunities to build awareness; to educate and train personnel; to test procedures; to involve all levels of management, all departments and the community in the planning process; and to make emergency management part of what personnel do on a day-to-day basis.

Test How Completely the Plan Has Been Integrated by Asking:

a. How well does senior management support the responsibilities outlined in the plan?
b. Have emergency planning concepts been fully incorporated into the entity's accounting, personnel and financial procedures?
c. How can the entity's processes for evaluating employees and defining job classifications better address emergency management responsibilities?
d. Are there opportunities for distributing emergency preparedness information through corporate newsletters, employee manuals or employee mailings?
e. What kinds of safety posters or other visible reminders would be helpful?
f. Do personnel know what they should do in an emergency?
g. How can all levels of the organization be involved in evaluating and updating the plan?

CONDUCT TRAINING, DRILLS AND EXERCISES

Everyone who works at or visits the entity should be required to take part in some form of training. This could include periodic employee discussion sessions to review procedures, technical training in equipment use for emergency responders, evacuation

drills and full-scale exercises. Below are basic considerations for developing a training plan.

1. Planning Considerations

Assign responsibility for developing a training plan. Consider the training and information needs for employees, contractors, visitors, managers and those with an emergency response role identified in the plan.
Determine for a 12-month period:

a. Who will be trained?
b. Who will do the training?
c. What training activities will be used?
d. When and where each session will take place?
e. How the session will be evaluated and documented?

Consider how to involve community responders in training activities. Conduct reviews after each training activity. Involve both personnel and community responders in the evaluation process.

2. Training Activities

Training can take many forms:

a. Orientation and Education Sessions -- These are regularly scheduled discussion sessions to provide information, answer questions and identify needs and concerns.

b. Tabletop Exercise -- Members of the emergency management group meet in a conference room setting to discuss their responsibilities and how they would react to emergency scenarios.

c. Walk-through Drill -- The emergency management group and response teams actually perform their emergency response functions. This activity generally involves more people and is more thorough than a tabletop exercise.

d. Functional Drills -- These drills test specific functions such as medical response, emergency notifications,

warning and communications procedures and equipment, though not necessarily at the same time. Personnel are asked to evaluate the systems and identify problem areas.

e. Evacuation Drill -- Personnel walk the evacuation route to a designated area where procedures for accounting for all personnel are tested. Participants are asked to make notes as they go along of what might become a hazard during an emergency, e.g., stairways cluttered with debris, smoke in the hallways. Plans are modified accordingly.

f. Full-scale Exercise -- A real-life emergency situation is simulated as closely as possible. This exercise involves emergency response personnel, employees, management and community response organizations.

3. Employee Training

General training for all employees should address:

a. Individual roles and responsibilities
b. Information about threats, hazards and protective actions
c. Notification, warning and communications procedures
d. Means for locating family members in an emergency
e. Emergency response procedures
f. Evacuation, shelter and accountability procedures
g. Location and use of common emergency equipment
h. Emergency shutdown procedures

4. Evaluate and Modify the Plan

Conduct a formal audit of the entire plan at least once a year. Among the issues to consider are:

a. How can you involve all levels of management in evaluating and updating the plan?

b. Are the problem areas and resource shortfalls identified in the vulnerability analysis being sufficiently addressed?

c. Does the plan reflect lessons learned from drills and actual events?

d. Do members of the emergency management group and emergency response team understand their respective responsibilities? Have new members been trained?

e. Does the plan reflect changes in the physical layout of the facility? Does it reflect new facility processes?

f. Are photographs and other records of facility assets up to date?

g. Is the entity attaining its training objectives?

h. Have the hazards in the facility changed?

i. Are the names, titles and telephone numbers in the plan current?

j. Are steps being taken to incorporate emergency management into other entity processes?

Have community agencies and organizations been briefed on the plan? Are they involved in evaluating the plan?

In addition to a yearly audit, evaluate and modify the plan at these times:

a. After each training drill or exercise
b. After each emergency
c. When personnel or their responsibilities change
d. When the layout or design of the facility changes
e. When policies or procedures change
f. Remember to brief personnel on changes to the plan.

Evacuation of Disabled Persons Planning

The Americans with Disabilities Act (ADA) defines a disabled person as anyone who has a physical or mental impairment that substantially limits one or more major life activities, such as seeing, hearing, walking, breathing, performing manual tasks, learning, caring for oneself or working (See Appendix 3 Evacuation of Disabled Persons)

The purpose of this section is to identify the unique problems associated with emergency evacuation of persons with limiting disabilities from a facility. Since facility emergency planning must be site specific, it would be impossible to provide specific information and guidance for all instances. This guide may be used by facility directors and managers to familiarize themselves and employees with the basic techniques of emergency evacuation planning for the disabled.

Emergency Evacuation

It is essential for facilities that provide services to the general public have a pre-planned procedure for evacuation of the disabled.

Management Responsibility

Management has a responsibility to provide emergency plans for their facilities. This includes having the proper immediate emergency equipment, emergency & evacuation plans and a properly trained staff. Additionally, to provide the required assistance, the facility employees must know where these people are and how to evacuate them safely without increasing the danger to them or to the people they are trying to assist.

Employees Role in an Emergency

For employees to provide proper direction and leadership in an emergency they must have had proper training in the procedures to be followed.

The Elderly & Children

While many elderly people may have no impairments, many will be limited by the natural and normal restrictions associated with the aging process. During a situation that requires emergency evacuation, children cannot be expected to understand or comply with directions designed for adults. If they have become separated from their caregivers, they will require special assistance.

Hearing Impaired

The most significant problem during emergencies for the hearing impaired is immediate notification of the emergency. Emergency alarms should incorporate a distinct visual signal as well as audible signal to alert persons with hearing difficulties. Another problem encountered by the hearing impaired is their inability to ensure their communication of an emergency has been received. Special procedures should be implemented to allow the hearing impaired to communicate that an emergency situation exists and/or obtain assistance.

Speech Impaired

In emergency situations persons with speech impairments are not only limited by their own disability but also limited by the inability of others to recognize they are trying to communicate non-verbally. In emergencies employees must be trained to take the necessary time to understand the ideas being communicated.

Visually Impaired

For those people with significant reduction in visual acuity, being in an unfamiliar environment causes them difficulty in navigating their surroundings. In an emergency they would be at a significant disadvantage unless aided. To assist persons with limited sight ability the following techniques will be helpful: (See also **Signage** and **Communicating an Emergency**)

- Install phones with large button faces and numbers. Numbers should be of a significant contrast to the button face to facilitate recognition.
- Signs and emergency directions should be large print and in colors that do not preclude recognition by persons with color blindness.

- Install Braille imprints on all doors.
- Provide Braille or verbal emergency instructions for visually impaired employees and guests.
- Provide familiarization tours for the visually impaired

Mobility Impaired

Mobility impairment has a wide range. These restrictions may include conditions that require the use of crutches, canes, walkers, and people with motor dysfunction and health problems that limit mobility. Employees need to be trained in techniques for assisting the mobility impaired.

Mentally Impaired

Again, as with all the previous disabilities discussed, mental impairment may range from slightly diminished abilities to total incapacitation. Employees should be trained to handle unexpected behavior and provide the proper assistance attention to these people during evacuation. Additionally, they should be trained to be sensitive to mentally impaired persons attempts to communicate information or questions.

Evacuation Pre-Planning

Pre-planning and preparation will increase the margin of safety, save lives and property when an emergency arises. Evacuation of the disabled can be carried out successfully if proper policies and techniques are implemented to:

- Train employees in methods of assisting the disabled
- Train employees how to effectively communicate an emergency
- Assign specific tasks during an emergency
- Identify specific needs of the disabled
- Provide a facility specific response plan

Audible Alarms

Audible emergency signals must have an intensity and frequency that can attract the attention of individuals who have partial hearing loss. Select a signal that has a sound characterized by three or four clear tones without a great deal of "noise" in between.

Visual Alarms

Visual alarms, to be effective, must be located and oriented so that they will spread signals and reflections throughout a space or raise the overall light level sharply.

Signage

There are several methods that can be employed to assist the visually impaired person in navigating unfamiliar surroundings.

- Tactile maps that depict facility layout (including emergency routes and instructions)
- Auditory-recorded instructions.
- Raised and Brailed characters and pictorial symbols
- Signage with sufficient contrast and size.

Areas of Rescue Assistance

Areas of rescue assistance are areas, which have direct access to an exit, where people who are unable to use stairs may remain temporarily in safety to await further instructions or assistance during emergency conditions. These areas should be clearly marked and identified to persons with disabilities.

Employee Training

The purpose of employee training in this area is three-fold. First they should be provided an appreciation for the limitations of the disabled to be better able to provide the proper assistance in each case. Second, through proper training, they will understand their own limitations in providing assistance and be able to maximize their abilities in this area.
Third, employees should be trained that disabled people are not all alike. Each disabled person has different personal means of physically and psychologically handling their disabilities.

Emergency Drills

Each facility should conduct routine drills to ensure that employees can perform assigned functions and that the plan actually works. These drills can be used to finely tune the facility's response to emergencies and greatly reduce the possibility of inappropriate actions that could lead to unnecessary endangerment of people and property. Training drills should include briefs to employees on the expected response from emergency personnel from both on-site and off.

Fire Emergency Planning Guide

Fire is the most common of all the hazards. Every year fires cause thousands of deaths and injuries and billions of dollars in property damage.

Planning Considerations

1. Meet with the fire department to talk about the community's fire response capabilities. Talk about entity operations. Identify processes and materials that could cause or fuel a fire, or contaminate the environment in a fire.

2. Has the entity facility inspected for fire hazards? Ask about fire codes and regulations.
3. Ask the entity insurance carrier to recommend fire prevention and protection measures. The carrier may also offer training.

4. Distribute fire safety information to employees: how to prevent fires in the workplace, how to contain a fire, how to evacuate entity facilities, where to report a fire.

5. Instruct personnel to use the stairs -- not elevators -- in a fire. Instruct them to crawl on their hands and knees when escaping a hot or smoke-filled area.

6. Conduct evacuation drills. Post maps of evacuation routes in prominent places. Keep evacuation routes including stairways and doorways clear of debris.

7. Assign fire wardens for each area to monitor shutdown and

evacuation procedures.

8. Establish procedures for the safe handling and storage of flammable liquids and gases.

9. Establish procedures to prevent the accumulation of combustible materials.

10. Provide for the safe disposal of smoking materials.

11. Establish a preventive maintenance schedule to keep equipment operating safely.

12. Place fire extinguishers in appropriate locations.

13. Train employees in use of fire extinguishers.

14. Install smoke detectors. Check smoke detectors once a month, change batteries at least once a year.

15. Establish a system for warning personnel of a fire. Consider installing a fire alarm with automatic notification to the fire department.

16. Consider installing a sprinkler system, fire hoses and fire-resistant walls and doors.

17. Ensure that key personnel are familiar with all fire safety systems.

18. Identify and mark all utility shutoffs so that electrical power, gas or water can be shut off quickly by fire wardens or responding personnel.

Natural Disaster/Severe Weather Emergency Planning

FLOODS AND FLASH FLOODS

Floods are the most common and widespread of all natural disasters. Most communities in the United States can experience some degree of flooding after spring rains, heavy thunderstorms or winter snow thaws.

Most floods develop slowly over a period of days. Flash floods, however, are like walls of water that develop in a matter of minutes. Flash floods can be caused by intense storms or dam failure.

Planning Considerations

1. Ask local emergency management office whether entity facilities are located in a flood plain. Learn the history of flooding in the area. Learn the elevation of entity facilities in relation to streams, rivers and dams.

2. Review the community's emergency plan. Learn the community's evacuation routes. Know where to find higher ground in case of a flood.

3. Establish warning and evacuation procedures for the facility. Make plans for assisting employees who may need transportation.

4. Inspect areas in the entity facilities, which are subject to flooding. Identify records and equipment that can be moved to a higher location. Make plans to move records and equipment in case of flood.

5. Purchase a NOAA Weather Radio with a warning alarm tone and battery backup. Listen for flood watches and warnings.

6. Flood Watch -- Flooding is possible. Stay tuned to NOAA radio. Be prepared to evacuate. Tune to local radio and television stations for additional information.

7. Flood Warning -- Flooding is already occurring or will occur soon. Take precautions at once. Be prepared to go to higher ground. If advised, evacuate immediately.

8. Ask your insurance carrier for information about flood insurance. Regular property and casualty insurance does not cover flooding.

9. Consider the feasibility of flood-proofing entity facilities.

SEVERE WINTER STORMS

Severe winter storms bring heavy snow, ice, strong winds and freezing rain. Winter storms can prevent employees and customers from reaching the entity facilities, leading to a temporary shutdown until roads are cleared. Heavy snow and ice can also cause structural damage and power outages.

Planning Considerations

1. Listen to NOAA Weather Radio and local radio and television stations for weather information:
    a. Winter Storm Watch -- Severe winter weather is possible.

    b. Winter Storm Warning -- Severe winter weather is expected.

    c. Blizzard Warning -- Severe winter weather with sustained winds of at least 35 mph is expected.

    d. Traveler's Advisory -- Severe winter conditions may make driving difficult or dangerous.

2. Establish procedures for entity shutdown and early release of employees.

3. Store food, water, blankets, battery-powered radios with extra batteries and other emergency supplies for employees who become stranded at the entity facilities.

4. Provide a backup power source for critical operations.

5. Arrange for snow and ice removal from parking lots, walkways, loading docks, etc.

TORNADOES

Tornadoes are incredibly violent local storms that extend to the ground with whirling winds that can reach 300 mph.

Spawned from powerful thunderstorms, tornadoes can uproot trees and buildings and turn harmless objects into deadly missiles in a matter of seconds. Damage paths can be in excess of one mile wide and 50 miles long.

Tornadoes can occur in any state but occur more frequently in the Midwest, Southeast and Southwest. They occur with little or no warning.

Planning Considerations

1. Ask local emergency management office about the community's tornado warning system.
2. Purchase a NOAA Weather Radio with a warning alarm tone and battery backup. Listen for tornado watches and warnings:

    a. Tornado Watch -- Tornadoes are likely. Be ready to take shelter. Stay tuned to radio and television stations for additional information.

    b. Tornado Warning -- A tornado has been sighted in the area or is indicated by radar. Take shelter immediately.

3. Establish procedures to inform personnel when tornado warnings are posted. Consider the need for spotters to be responsible for looking out for approaching storms.

4. Work with a structural engineer or architect to designate shelter areas in the entity facilities. Ask local emergency management office or National Weather Service office for guidance.

5. Consider the amount of space you will need.

6. The best protection in a tornado is usually an underground area. If an underground area is not available, consider:

    a. Small interior rooms on the lowest floor and without windows

b. Hallways on the lowest floor away from doors and windows
c. Rooms constructed with reinforced concrete, brick or block with no windows and a heavy concrete floor or roof system overhead
d. Protected areas away from doors and windows

7. Make plans for evacuating personnel away from lightweight modular offices or mobile home-size buildings. These structures offer no protection from tornadoes.

8. Conduct tornado drills.

9. Once in the shelter, personnel should protect their heads with their arms and crouch down.

Hazardous Material Emergency Planning

Hazardous materials are substances that are either flammable or combustible, explosive, toxic, noxious, corrosive, oxidizable, an irritant or radioactive.

There are a number of Federal laws that regulate hazardous materials, including: The Superfund Amendments and Reauthorization Act of 1986 (SARA), the Resource Conservation and Recovery Act of 1976 (RCRA), the Hazardous Materials Transportation Act (HMTA), the Occupational Safety and Health Act (OSHA), the Toxic Substances Control Act (TSCA) and the Clean Air Act.

In addition to on-site hazards, be aware of the potential for an off-site incident affecting entity operations.

Planning Considerations:

1. Identify and label all hazardous materials stored, handled, produced and disposed of by the entity. Follow government regulations that apply. Obtain safety data sheets (SDS) for all hazardous materials at each entity location.

2. Ask the local fire department for assistance in developing appropriate response procedures.

3. Train employees to recognize and report hazardous material spills and releases. Train employees in proper handling and storage.

4. Establish a hazardous material response plan:
    a. Establish procedures to notify management and emergency response organizations of an incident.
    b. Establish procedures to warn employees of an incident.
    c. Establish evacuation procedures.

5. Depending on entity operations, organize and train an emergency response team to confine and control hazardous material spills in accordance with applicable regulations.

6. Identify facilities in the area near the entity that use hazardous materials. Determine whether an incident could affect entity operations.

7. Identify highways, railroads and waterways near the entity used for the transportation of hazardous materials. Determine how a transportation accident near the entity could affect operations.

Emergency Response Team (ERT)

Emergency Response Team (ERT) staffing requirements and responsibilities include the following:

1. Safety/Loss Control Officer
2. Operations Manager
3. First Responders
4. Support Personnel

Description of Duties

Safety/Loss Control Officer

The Safety Loss Control Officer is the key coordinator for members of the Emergency Response Team This position has overall responsibility and authority for every action of the ERT.

The Safety/Loss Control Officer must establish an overall plan, assign team members to specific tasks, and assist team members in achieving their tasks by using effective direction of the

operations. The goal is to get the maximum productivity from all available resources.

Operations Manager

The Operations Manager will relay and carry out the decisions of action, made by the Emergency Response Team. The Operations Manager will also relay information back to the Safety/Loss Control Officer concerning action taken and incident developments. The Operations Manager also shall coordinate efforts of the Support Personnel and First Responders.

First Responders

Responders will perform the actual tasks of rescue and containment of a leak or spill. Teams will not enter a contaminated area unless Back-up Responders are available. Trained Company personnel will use self-contained breathing apparatus (SCBA) with total encapsulated Chemical Responder Suits.

Initially, First Responders will enter the Hot Zone (hazardous area) to collect air sample readings to assess the severity of the release. However, if the release can be safely terminated by closing shutoff valves, this shall be directed by the Safety/Loss Control Officer as a primary action to provide for quicker rescue action. The air sample readings will be relayed back to the Safety/Loss Control Officer and decisions for action to contain the leak will be made once all data is gathered. Any action taken after this point will depend upon the incident and its severity.

Support Personnel

Support personnel provide services for the Safety/Loss Control Officer and First Responders. These activities include, but are not limited to:

- Perimeter Air/Water/Soil Sampling
- Equipment Issue and Control
- Assistance with security and medical efforts

Training for Emergency Response Teams

The Plant Manager has the responsibility to ensure all employees, supervisors and Emergency Response Team Members are trained and have a level of competence to the degree that they are affected by or must respond to as assigned under the Emergency Response Program.

Technological Emergency Planning

Technological emergencies include any interruption or loss of a utility service, power source, life support system, information system or equipment needed to keep the entity in operation.

Planning Considerations

Identify all critical operations, including:

1. Utilities including electric power, gas, water, hydraulics, compressed air, municipal and internal sewer systems, wastewater treatment services

2. Security and alarm systems, elevators, lighting, life support systems, heating, ventilation and air conditioning systems, electrical distribution system.

3. Manufacturing equipment, pollution control equipment

4. Communication systems, both data and voice computer networks

5. Transportation systems including air, highway, railroad and waterway

6. Determine the impact of service disruption.

7. Ensure that key safety and maintenance personnel are thoroughly familiar with all building systems.

8. Establish procedures for restoring systems. Determine need for backup systems.

9. Establish preventive maintenance schedules for all systems and equipment.

Man-Made Disaster Emergency Planning

Bomb Threat & Physical Security Planning

In preparing to cope with a bomb incident, it is necessary to develop two separate but interdependent plans, namely a physical security plan and a bomb incident plan.

The physical security plan deals with prevention and control of access to the facility. The bomb incident plan provides detailed procedures to be implemented when a bombing attack is executed or threatened.

In planning, a command center should be designated to be focal point of telephone or radio communications. The management personnel assigned to operate the center should have the authority to decide whatever action should be taken during the threat. Obtain an updated blueprint or floor plan of the entity building and maintain it in the command center.

Contact the police department, fire department, or local government agencies to determine if any assistance is available for developing a physical security plan or bomb incident plan. If possible, have police and/or fire department representatives and members of entity staff inspect each entity building for areas where explosives are likely to be concealed.

Training is essential to properly deal with a bomb threat incident. Instruct all personnel, in what to do if a bomb threat is received. It is very important to organize and train an evacuation unit which will be responsive to the command center and has a clear understanding of the importance of its role.

Security Against Bomb Incidents

In considering measures to increase security for each entity building or office, it is highly recommended that you contact the local police department for guidance regarding a specific plan for your entity.

The exterior configuration of a building or facility is very important. By the addition of fencing and lighting, and by controlling access, the vulnerability of an entity and its' facilities

to a bomb attack can be reduced significantly.

Parking should be restricted, if possible, to 300 feet from each entity building. If restricted parking is not feasible, properly identified employee vehicles should be parked closest to the entity facilities and visitor vehicles parked at a distance.

Heavy shrubs and vines should be kept close to the ground to reduce their potential to conceal criminals or bombs. Unless there is an absolute requirement for such ornamentation, window boxes and planters are better removed. If they must remain, a security patrol should be employed to check them regularly.

A highly visible security patrol can be a significant deterrent. Even if this ''patrol'' is only one security guard/night guard, he/she is optimally utilized outside the building. If an interior guard is utilized, consider the installation of closed-circuit television cameras that cover exterior building perimeters.

Have an adequate burglar alarm system installed by a reputable company that can service and properly maintain the equipment. Post signs indicating that such a system is in place.

Entrance/exit doors with hinges and hinge pins on the inside to prevent removal should be installed.

Controls should be established for positively identifying personnel who have authorization to access critical areas and for denying access to unauthorized personnel. These controls should extend to the inspection of all packages and materials being taken into critical areas.

Doors or access ways to areas such as boiler rooms, mail rooms, computer areas, switchboards, and elevator control rooms should remain locked when not in use. It is important to establish a procedure for the accountability of keys. If keys cannot be accounted for, locks should be changed.

Good housekeeping is also vital. Trash or dumpsite areas should remain free of debris. A bomb or device can easily be concealed in the trash. Combustible materials should be properly disposed of, or protected if further use is anticipated.

Perhaps entrances and exits can be modified with a minimal expenditure to channel all visitors through someone at a reception desk. Individuals entering the facility would be required to sign a register indicating the name, building, and room number of the person whom they wish to visit. Employees at these reception desks could contact the person to be visited and advise him/her that a visitor, by name, is in the lobby. The person to be visited may decide to come to the lobby to see that the purpose of the visit is valid. A system for signing out when the individual departs could be integrated into this procedure.

Responding to Bomb Threats

Instruct all personnel, especially those at the telephone switchboard, in what to do if a bomb threat call is received.

A calm response to the bomb threat caller could result in obtaining additional information. *(See Bomb Threat checklist in Component# 2)*

When a bomb threat is called in:

a. Keep the caller on the line as long as possible. Ask him/her to repeat the message. Record every word spoken by the person.
b. If the caller does not indicate the location of the bomb or the time of possible detonation, ask him/her for this information.
c. Inform the caller that the building is occupied and the detonation of a bomb could result in death or serious injury to many innocent people.
d. Pay particular attention to background noises, such as motors running, music playing, and any other noise, which may give a clue as to the location of the caller.
e. Listen closely to the voice (male, female), voice quality (calm, excited), accents, and speech impediments. Immediately after the caller hangs up, report the threat to the person designated by management to receive such information.
f. Report the information immediately to the police department, fire department, ATF, FBI, and other appropriate agencies. The sequence of notification should be established in the bomb incident plan.

When a written threat is received, save all materials, including any envelope or container. Once the message is recognized as a bomb threat, further unnecessary handling should be avoided. Every possible effort must be made to retain evidence such as fingerprints, handwriting or typewriting, paper, and postal marks.

Evacuation

An evacuation unit consisting of management personnel should be organized and trained. The organization and training of this unit should be coordinated with the development of the bomb incident plan, as well as with all tenants of an entity building or facility.

When police officers or firefighters arrive at the entity facility, the contents and the floor plans will be unfamiliar to them if they have not previously inspected the facility. Thus, it is extremely important that the evacuation or search unit be thoroughly trained and familiar with the floor plans of the buildings and immediate outside areas.

The evacuation or search unit should be trained only in evacuation and search techniques and not in the techniques of neutralizing, removing or otherwise having contact with the device. If a device is located, it should not be disturbed. However, its location should be well marked and a route back to the device noted.

Search Teams

It is advisable to use more than one individual to search any area or room, no matter how small. Searches can be conducted by supervisory personnel, area occupants or trained explosive search teams.

The search conducted by a trained team is the best for safety, morale and thoroughness, though it does take the most time. The decision as to who should conduct searches lies with management, and should be considered and incorporated into the bomb incident plan.

Suspicious Object Located

It is imperative that personnel be instructed to report suspicious objects. Under no circumstances should anyone move, jar or touch a suspicious object or anything attached to it. The removal or

disarming of a bomb must be left to the professionals in explosive ordnance disposal. When a suspicious object is discovered, the following procedures are recommended:

1. Report the location and an accurate description of the object to the appropriate warden. This information should be relayed immediately to the command center, which will notify the police and fire departments, and rescue squad. These officers should be met and escorted to the scene.
2. Identify the danger area, and block it off with a clear zone of at least 300feet, including floors below and above the object.
3. Evacuate the building.
4. Do not re-enter the building until the device has been removed/disarmed, and the building declared safe for re-entry by authorized personnel.

Bomb Incident Plan

1. Designate a chain of command.
2. Establish a command center.
3. Decide what primary and alternate communications will be used.
4. Establish clearly how and by whom a bomb threat will be evaluated.
5. Decide what procedures will be followed when a bomb threat is received or device discovered.
6. Determine to what extent the available bomb squad will assist and at what point the squad will respond.
7. Provide an evacuation plan with enough flexibility to avoid a suspected danger area.
8. Designate search teams.
9. Designate areas to be searched.
10. Establish techniques to be utilized during search.
11. Establish a procedure to report and track progress of the search and a method to lead qualified bomb technicians to a suspicious package.
12. Have a contingency plan available if a bomb should go off.
13. Establish a simple-to-follow procedure for the person receiving the bomb threat.
14. Review your physical security plan in conjunction with the development of your bomb incident plan.

Command Center

1. Designate a primary location and an alternate location.
2. Assign personnel and designate decision-making authority.
3. Establish a method for tracking search teams.
4. Maintain a list of likely target areas.
5. Maintain a blueprint of floor diagrams in the center.
6. Establish primary and secondary methods of communication. (Caution the use of two-way radios during a search because they can possibly cause the premature detonation of an electric blasting cap.)
7. Formulate a plan for establishing a command center, if a threat is received after normal work hours.
8. Maintain a roster of all necessary telephone numbers.

Workplace Violence Prevention

The goal of this section is to assist each entity in implementing programs to identify the potential risks of workplace violence and institute corrective measures. No single strategy is appropriate for all entities. Risk factors for workplace violence differ widely among workplaces. Each entity may use a combination of strategies recommended in this section, as appropriate, for their particular workplace. *(See Appendix 4 Sample Workplace Violence Program)*

These guidelines consist of the basic elements from which an entity can construct a violence prevention program tailored to meet the specific needs of their workplace. An effective approach to preventing workplace violence includes five key components: (1) management commitment and employee involvement, (2) worksite analysis, (3) hazard prevention and control, (4) safety and health training, and (5) evaluation. Using these basic elements, an entity can fashion prevention plans that are appropriate for their needs, based upon the hazards and circumstances of their particular situation.

Management Commitment

Management provides the motivation and resources to deal effectively with workplace violence. The visible commitment of management to worker and visitor safety and health is an essential precondition for its success. Management can demonstrate its commitment to violence prevention through the following actions:

- Create and disseminate a policy to managers and employees that expressly disapproves of workplace violence, verbal and nonverbal threats, and related actions.
- Take all violent and threatening incidents seriously, investigate them, and take appropriate corrective action.
- Outline a comprehensive plan for maintaining security in the workplace.
- Assign responsibility and authority for the program to individuals or teams with appropriate training and skills. This means ensuring that all managers and employees understand their obligations.
- Provide necessary authority and resources for staff to carry out violence prevention responsibilities.
- Hold managers and employees accountable for their performance. Stating expectations means little if management does not track performance, reward it when competent, and correct it when it is not.
- Take appropriate action to ensure that managers and employees follow the administrative controls or work practices.
- Institute procedures for prompt reporting and tracking of violent incidents that occur in and near the establishment.
- Encourage employees to suggest ways to reduce risks, and implement appropriate recommendations from employees and others.
- Ensure that employees who report or experience workplace violence are not punished or otherwise suffer discrimination.
- Work constructively with other parties such as landlords, lessees, local police, and other public safety agencies to improve the security of the premises.

Employee Involvement

Management commitment and employee involvement are complementary elements of an effective safety and loss control program. To ensure an effective program, management, front-line employees, and employee representatives need to work together in the structure and operation of their violence prevention program.

Employee involvement is important for several reasons. First, front-line employees are an important source of information about the operations of the entity and the environment in which the entity operates. This may be particularly true for employees working at night when higher level managers may not routinely be on duty. Second, inclusion of a broad range of employees in the violence prevention program has the advantage of harnessing a wider range of experience and insight than that of management alone. Third, front-line workers can be very valuable problem solvers, as their personal experience often enables them to identify practical solutions to problems and to perceive hidden impediments to proposed changes. Finally, employees who have a role in developing prevention programs are more likely to support and carry out those programs.

Employees and employee representatives can be usefully involved in nearly every aspect of a violence prevention program. Their involvement may include the following:

- Participate in surveys and offer suggestions about safety and security issues.
- Participate in developing and revising procedures to minimize the risk of violence in daily business operations.
- Assist in the security analysis of the entity.
- Participate in performing routine security inspections of the entity facilities.
- Participate in the evaluation of prevention and control measures.
- Participate in training current and new employees.
- Share on-the-job experiences to help other employees recognize and respond to escalating agitation, assaultive behavior, or criminal intent, and discuss appropriate responses.

Workplace Hazard Analysis

A worksite hazard analysis involves a step-by-step, common-sense look at the workplace to find existing and potential hazards for workplace violence. This entails the following steps: (1) review records and past experiences, (2) conduct an initial worksite inspection and analysis, and (3) perform periodic safety audits.

Because the hazard analysis is the foundation for the violence prevention program, it is important to select carefully the person(s) who will perform this step. Management can delegate the responsibility to one person or a team of employees. If a large entity uses a team approach, it may wish to draw the team members from different parts of the entity, such as representatives from senior management, operations, employee assistance, security, occupational safety and health, legal, human resources staff, or employee representatives. Small entities might assign the responsibility to a single staff member or a consultant.

Prevention Strategies

After assessing violence hazards, the next step is to develop measures to protect employees and visitors from the identified risks of injury and violent acts. Workplace violence prevention and control programs include specific engineering and work practice controls to address identified hazards. The tools listed in this section are not intended to be a "one-size-fits-all" prescription. No single control will protect employees and visitors. To provide effective deterrents to violence, the entity may wish to use a combination of controls in relation to the hazards identified through the hazard analysis.

Training and Education

Training and education ensure that all staff are aware of potential security hazards and the procedures for protecting themselves, their co-workers, and visitors. Employees with different roles in the entity may need different types and levels of training.

General Training

Employees need instruction on the specific hazards associated with their job and worksite to help them minimize their risk of assault and injury. Such training would include information on potential hazards identified in the entity, and the methods to control those hazards. Topics may include the following:

- An overview of the potential risk of assault.

- Operational procedures, such as cash handling rules, that are designed to reduce risk.
- Proper use of security measures and engineering controls that have been adopted in the workplace.
- Behavioral strategies to defuse tense situations and reduce the likelihood of a violent outcome, such as techniques of conflict resolution and aggression management.
- Specific instructions on how to respond to a robbery (such as the instruction to turn over money or valuables without resistance) and how to respond to attempted shoplifting.
- Emergency action procedures to be followed in the event of a violent incident.

Training should be conducted by persons who have a demonstrated knowledge of the subject and should be presented in language appropriate for the individuals being trained. Oral quizzes or written tests can ensure that the employees have actually understood the training that they received. An employee's understanding also can be verified by observing the employee at work.

The need to repeat training varies with the circumstances. Retraining should be considered for employees who violate or forget safety measures. Similarly, employees who are transferred to new job assignments or locations may need training even though they may already have received some training in their former position.

Training for Supervisors, Managers, and Security Personnel

To recognize whether employees are following safe practices, management personnel should undergo training comparable to that of the employees and additional training to enable them to recognize, analyze, and establish violence prevention controls. Knowing how to ensure sensitive handling of traumatized employees also is an important skill for management. Training for managers also could address any specific duties and responsibilities they have that could increase their risk of assault. Security personnel need specific training about their roles, including the psychological components of handling aggressive and abusive customers and ways to handle aggression and defuse hostile situations.

The team or coordinator responsible for implementation of the program should review and evaluate annually the content, methods, and frequency of training. Program evaluation can involve interviewing supervisors and employees, testing and observing employees, and reviewing responses of employees to workplace violence incidents.

Recordkeeping

Good records help employers determine the severity of the risks, evaluate the methods of hazard control, and identify training needs. An effective violence prevention program will use records of injuries, illnesses, incidents, hazards, corrective actions, and training to help identify problems and solutions for a safe and healthful workplace. Each entity can tailor their recordkeeping practices to the needs of their violence prevention program. The purpose of maintaining records is to enable the entity to monitor its on-going efforts, to determine if the violence prevention program is working, and to identify ways to improve it. An Entity may find the following types of records useful for this purpose:

- Records of employee and other injuries and illnesses at the establishment.
- Records describing incidents involving violent acts and threats of such acts, even if the incident did not involve an injury or a criminal act. Records of events involving abuse, verbal attacks, or aggressive behavior can help identify patterns and risks that are not evident from the smaller set of cases that actually result in injury or crime.
- Written hazard analyses.
- Recommendations of police advisors, employees, or consultants.
- Up-to-date records of actions taken to deter violence, including work practice controls and other corrective steps.
- Notes of safety meetings and training records.

Prevention Programs

Violence prevention programs benefit greatly from periodic evaluation. The evaluation process could involve the following:

- Review the results of periodic safety audits.
- Review post-incident reports. In analyzing incidents, the entity should pay attention not just to what went wrong, but also to actions taken by employees that avoided further harm, such as handling an incident in such a way as to avoid escalation to violence.
- Examine reports and minutes from staff meetings on safety and security issues.
- Analyze trends and rates in illnesses, injuries or fatalities caused by violence relative to initial or "baseline" rates.
- Consult with employees before and after making job or worksite changes to determine the effectiveness of the interventions.
- Keep abreast of new strategies to deal with workplace violence.

Management should communicate any lessons learned from evaluating the workplace violence prevention program to all employees. Management could discuss changes in the program during regular meetings of the safety/Loss Control Committee or other employee groups.

Disaster Recovery/ Business Continuation Planning

A business continuation, or disaster recovery plan, is an important component of an entity's overall business plan. Designed to restore the entity to normal operations after a catastrophic loss, this plan considers events that could have a potentially devastating effects. Business continuation planning can significantly minimize the duration of an interruption and lessen the recovery costs for damages or loss to the entity.

The Planning Process

Business continuation planning has two phases: 1) analyzing the current state of disaster preparedness and 2) developing the plan. Every entity must analyze its risks and determine the importance of the plan in its operations and how much time and resources will be allocated.

Analyzing the Risk

In analyzing those potential threats that an entity might experience, some questions to consider are:

- Could the entity survive an extended failure of its facilities?
- Are vital business records properly inventoried and managed?
- Would business records be accessible or restorable after a disaster?
- Are the entity's facilities physically secured?
- What losses is the entity insured for, is the coverage adequate, and
- What is the entity's source of revenue and how could the cash flow be interrupted?

The answers to these question and many others should be derived through a comprehensive risk analysis that, at minimum, includes:

- An analysis of physical hazards
- A service utility reliability study that looks at the company furnishing power to the entity's systems to determine reliability and emergency back-up sources
- A review of the administration of vital business records
- A security analysis
- An examination of insurance coverages
- An analysis of revenue

While every operation of an entity should be considered in business continuation planning, special emphasis should be placed on data processing and information systems. Critical to successful recovery are the backup and restoration of data.

Once the entity has identified its vulnerable areas, it can begin to develop a strategic plan that addresses potential causes of business interruption.

Developing the Plan

Business interruption can be controlled in several ways. Consider the amount of time the entity needs to recover and the amount of money available for allocation to the recovery plan.

A well-developed and organized strategic plan will detail cost-effective steps to avoid the disaster, allocate the entity's valuable

resources properly, and restore the entity and its critical operations quickly.

The Contingency Plan does not plan for the immediate or even eventual replacement of all existing resources at an alternate site. Rather, it is intended to implement a viable and effective office in an alternate location for an undetermined period to perform only those functions essential to keeping the entity viable.

Key Plan Components

The plan should contain these key components:

Disaster Avoidance

Avoiding interruption through prevention measures and back-up systems is the true goal of business continuation planning. Entity systems should have appropriate protection devices, systems redundancies, and administrative controls in place.

Emergency Preparedness

Unexpected events can happen no matter how many and what kind of prevention measures are in place. Defining an effective way to deal with these events can reduce their impact and minimize the interruption potential.

Identification of Essential Functions

Each entity should identify its essential functions as the basis for contingency planning. Essential functions are those functions that enable entities to provide vital services in a catastrophe.

Alternate Facilities

Each entity should designate alternate operating facilities as part of its Contingency Plans, and prepare its personnel for the possibility of unannounced relocation of essential functions and/or Contingency Plan “core” staff to these facilities.

Interoperable Communications

The success of entity operations at an alternate facility is dependent upon the availability of critical communications systems to support connectivity to internal organizations, other entities, and the public.

Vital Records and Databases

The protection and ready availability of electronic and hardcopy documents, references, records, and information systems needed to support essential functions under the full spectrum of emergencies is another critical element of a successful Contingency Plan.

Recovery Methods

Recovery after an interruption is facilitated by knowledge of an entity's critical operations and the business functions that must be maintained. An entity's immediate goal after an interruption is to recover vital business functions — those operations whose cessation would cause a severe decrease in revenue or service.
Customers should experience few, if any, negative effects from the interruption.

Restoration Procedures

Rebuilding an entity's physical facilities, reestablishing business operations, and restoring revenue to pre-disaster levels must be done concurrently with its recovery. The objective is to restore everything to normal, or even better than normal.

Funding

Any plan requires the allocation of resources. The plan should detail the sources and allocation of revenue to fund disaster avoidance and restoration measures. Having the proper types and amounts of insurance, along with an arrangement to receive a timely and accurate settlement, will round out an entity's business continuation planning.