



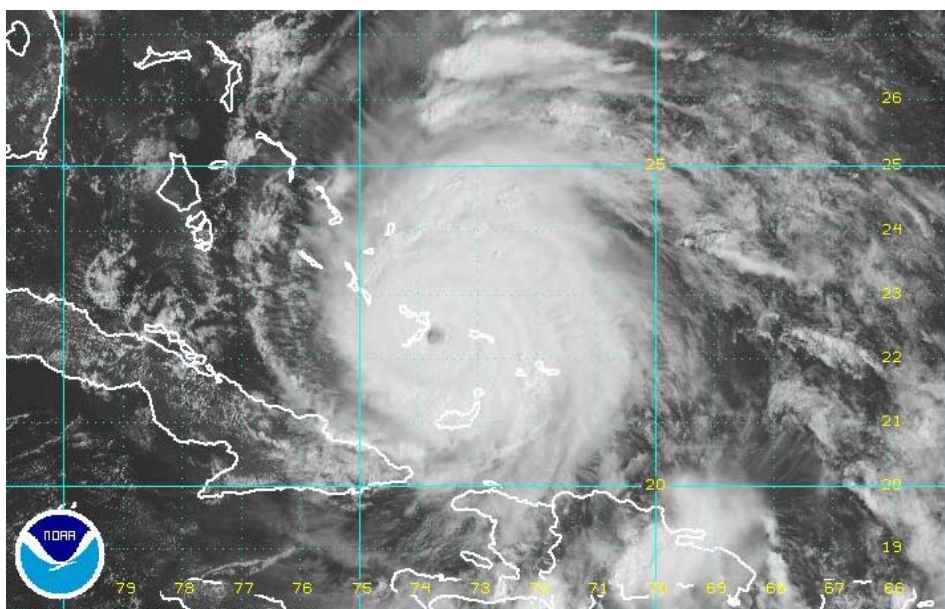
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Beacon Mutual Hurricane Planning Guide



It is hurricane season and you want your home and business to be prepared if a storm comes our way. The Beacon Mutual Insurance Company is here to help you by providing resources you can use to safely prepare your home and your business for a pending storm and during disaster recovery. This hurricane information safety alert contains information on the precautions to take before, during and after the storm.



This material is being provided to you as a service of The Beacon Mutual Insurance Company for informational purposes only and is not intended, nor shall it be relied upon, as a comprehensive statement of all possible work related hazards to your employees or of the federal, state or local laws as which may be applicable to your business. It is your responsibility to develop and implement your loss prevention policies. You should direct questions concerning specific situations to informed and appropriate advisors.



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How to Plan for a Hurricane

Hurricanes are severe tropical storms that form in the southern Atlantic Ocean, Caribbean Sea, Gulf of Mexico and in the eastern Pacific Ocean. Scientists can now predict hurricanes, but people who live in coastal communities should plan what they will do if they are told to evacuate.

Get a Kit

Get an [Emergency Supply Kit](http://www.ready.gov/america/getakit/index.html) at <http://www.ready.gov/america/getakit/index.html>, which includes items like non-perishable food, water, a battery-powered or hand-crank radio, extra flashlights and batteries. You may want to prepare a portable kit and keep it in your car.

This kit should include:

- Copies of prescription medications and medical supplies;
- Bedding and clothing, including sleeping bags and pillows;
- Bottled water, a battery-operated radio and extra batteries, a first aid kit, a flashlight;
- Copies of important documents: driver's license, Social Security card, proof of residence, insurance policies, wills, deeds, birth and marriage certificates, tax records, etc.

Make a Plan

Prepare your family

- Make a [Family Emergency Plan](http://www.ready.gov/america/makeaplan/index.html). Got to <http://www.ready.gov/america/makeaplan/index.html>. Your family may not be together when disaster strikes, so it is important to know how you will contact one another, how you will get back together and what you will do in case of an emergency.
- Plan places where your family will meet, both within and outside of your immediate neighborhood.
- It may be easier to make a long-distance phone call than to call across town, so an out-of-town contact may be in a better position to communicate among separated family members.
- You may also want to inquire about emergency plans at places where your family spends time: work, daycare and school. If no plans exist, consider volunteering to help create one.
- Plan to Evacuate
 - Identify ahead of time where your family will meet, both within and outside of your immediate neighborhood.
 - Identify several places you could go in an emergency, a friend's home in another town, a motel or public shelter.
 - If you do not have a car, plan alternate means of evacuating.
 - If you have a car, keep a half tank of gas in it at all times in case you need to evacuate.
 - Take your Emergency Supply Kit.
 - Take your pets with you, but understand that only service animals may be permitted in public shelters. [Plan how you will care for your pets in an emergency.](http://www.ready.gov/america/getakit/pets.html) (<http://www.ready.gov/america/getakit/pets.html>)



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Be Informed

Familiarize yourself with the terms that are used to identify a hurricane.

- A **hurricane watch** means a hurricane is possible in your area. Be prepared to evacuate. Monitor local radio and television news outlets or listen to NOAA Weather Radio for the latest developments.
- A **hurricane warning** is when a hurricane is expected in your area. If local authorities advise you to evacuate, leave immediately.
- Hurricanes are classified into five categories based on their wind speed, central pressure, and damage potential. Category Three and higher hurricanes are considered major hurricanes, though Categories One and Two are still extremely dangerous and warrant your full attention.

Saffir-Simpson Hurricane Scale

Scale Number (Category)	Sustained Winds (MPH)	Damage	Storm Surge
1	74-95	Minimal: Unanchored mobile homes, vegetation and signs.	4-5 feet
2	96-110	Moderate: All mobile homes, roofs, small crafts, flooding.	6-8 feet
3	111-130	Extensive: Small buildings, low-lying roads cut off.	9-12 feet
4	131-155	Extreme: Roofs destroyed, trees down, roads cut off, mobile homes destroyed. Beach homes flooded.	13-18 feet
5	More than 155	Catastrophic: Most buildings destroyed. Vegetation destroyed. Major roads cut off. Homes flooded.	Greater than 18 feet

Hurricanes can produce widespread torrential rains. **Floods** are the deadly and destructive result. Slow moving storms and tropical storms moving into mountainous regions tend to produce especially heavy rain. Excessive rain can trigger landslides or mud slides, especially in mountainous regions. Flash flooding can occur due to intense rainfall. Flooding on rivers and streams may persist for several days or more after the storm. Learn more about preparing your home or business for a possible flood by reviewing [this page](http://www.ready.gov/america/beinformed/floods.html). (<http://www.ready.gov/america/beinformed/floods.html>)

Prepare Your Home

- Cover all of your home's windows with pre-cut ply wood or hurricane shutters to protect your windows from high winds.
- Plan to bring in all outdoor furniture, decorations, garbage cans and anything else that is not tied down.
- Keep all trees and shrubs well trimmed so they are more wind resistant.
- Secure your home by closing shutters, and securing outdoor objects or bringing them inside.
- Turn off utilities as instructed. Otherwise, turn the refrigerator thermostat to its coldest setting and keep its doors closed.



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- Turn off propane tanks.
- Ensure a supply of water for sanitary purposes such as cleaning and flushing toilets. Fill the bathtub and other large containers with water.

Prepare Your Business

[Plan to stay in business](http://www.ready.gov/business/plan/planning.html), talk to your employees, and protect your investment. (http://www.ready.gov/business/plan/planning.html)

- Carefully assess **how your company functions**, both internally and externally, to determine which staff, materials, procedures and equipment are absolutely necessary to keep the business operating.
- Identify **operations critical to survival** and recovery.
- Plan what you will do if your building, plant or store is not accessible.
 - Consider if you can run the business from a different location or from your home.
 - Develop relationships with other companies to use their facilities in case a disaster makes your location unusable.
- Learn about programs, services, and resources at [U.S. Small Business Administration](http://www.sba.gov/). (http://www.sba.gov/)

Listen to Local Officials

Learn about the emergency plans that have been established in your area by your [state and local government](http://www.ready.gov/america/local/index.html) (http://www.ready.gov/america/local/index.html). In any emergency, always listen to the instructions given by local emergency management officials.

Federal and National Resources

Find additional information on how to plan and prepare for a hurricane by visiting the following resources:

- [Federal Emergency Management Agency](http://www.fema.gov/hazard/hurricane/index.shtm) (http://www.fema.gov/hazard/hurricane/index.shtm)
- [NOAA Watch](http://www.nhc.noaa.gov/outreach/prepare.shtm) (http://www.nhc.noaa.gov/outreach/prepare.shtm)
- [American Red Cross](http://www.redcross.org/) (http://www.redcross.org/)
- [U.S. Environmental Protection Agency](http://www.epa.gov/hurricanes/index.html) (http://www.epa.gov/hurricanes/index.html)
- [U.S. Department of Health and Human Services, Centers for Disease Control](http://emergency.cdc.gov/disasters/hurricanes/) (http://emergency.cdc.gov/disasters/hurricanes/)

Source: [Ready.gov](http://www.ready.gov/america/beinformed/hurricanes.html) (http://www.ready.gov/america/beinformed/hurricanes.html)



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Plan an Effective Evacuation Procedure

Knowledge and confidence are critical for employees to escape your building safely. There are two steps for a good evacuation program: planning and practice. The following is a checklist for planning an effective evacuation procedure.

- Consider the specific needs of your building and your occupants. Make the plan clear and concise.
- Review the plan and walk through the exit procedures to make sure that everyone knows what to do. Modify the plan as the work environment changes.
- Have a regular maintenance schedule for fire alarms or other communication systems used to trigger evacuation.
- Post exit diagrams (plans) in each building and on each floor.
- Post emergency phone numbers near every phone.
- Always use the stairways to exit multi-story buildings. Never use an elevator. Do not allow stairwells to be used for storage.
- Require everyone to recognize and respond immediately to the sound of the fire alarm. Immediate response is vital for a quick, orderly evacuation.
- Consider people with special needs or disabilities.
- Plan for two exits out of every area in case the primary exit is blocked by smoke or fire.
- Select a safe meeting place outside.
- Designate certain employees with the responsibility of accounting for all employees following an evacuation.
- Train employees on your evacuation plan, safe procedures and the location of the alarm and fire extinguishers.

Practice Makes Perfect

After planning; practice periodically throughout the year to make sure everyone knows what to do. Remember, the element of surprise adds essential realism to evacuation drills; however, to reduce the heightened amount of stress employees are feeling following recent terrorist attacks, you may want to make upcoming drills announced.

The following is a checklist for conducting evacuation drills:

- Coordinate arrangements for drills with the local fire department.
- Appoint someone to monitor the drill. This person will sound the alarm and measure how long complete evacuation takes. To practice the second way out, the monitor holds up signs reading "smoke" or "exit blocked by fire."
- Take a head count at the designated meeting place(s) to account for everyone's participation and a safe evacuation.
- After the drill, gather everyone together to discuss any questions or problems that occurred.



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After the Storm

Work conditions change drastically after hurricanes and other natural disasters. In the wake of a hurricane, response and recovery workers will face additional challenges, such as downed power lines, downed trees, and high volumes of construction debris, while performing an otherwise familiar task/operation.

OSHA provides a Hurricane/Exposure and Risk Assessment Matrix, with information on many of the most common and significant additional hazards that response and recovery workers might encounter when working in an area recently devastated by a hurricane. This Matrix highlights a number of tasks and operations associated with disaster response and recovery. The Matrix is designed to help employers make decisions during their risk assessment that will protect their workers working in hurricane-impacted areas.

US DOL OSHA Hurricane Matrix

<http://www.osha.gov/SLTC/etools/hurricane/index.html>



Controlling Workers' Comp Risks During Disaster Recovery Efforts: Protecting Your Employees and Your Bottom Line

As businesses go through hurricane cleanup, repair and reopening, employees may be needed for tasks to which they are unaccustomed and for which they are not trained. Here are some tips to help you avoid needless accidents and injuries that are happening every day in recovery efforts. Taking a little time to train employees in the following areas will pay off in a big way.

Lifting and Carrying

- Where possible, get employees to use two-wheeled hand trucks, wheelbarrows or carts. If this is not possible, instruct employees to get co-workers' help. Encourage work in teams of two or more for heavier loads.
- When removing wet carpet, pull evenly and carefully without jerking to avoid back strain. Cut carpet into small sections.
- Always use proper lifting techniques:
 - Lift with your legs by squatting, not bending, near the load.
 - Maintain secure footing and ensure a good grip on the load.
 - Keep your back straight as you lift.
- Do not twist at the waist when lifting or lowering.



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Falls

Falls are the second most common type of accidental injury in Rhode Island. When working at elevations, keep in mind the following fall prevention and protection guidelines:

Falls from Ladders or Scaffolds:

- Select the correct ladder for the task.
- Do not use ladders near power lines.
- Transport ladders horizontally, not vertically.
- Use caution around blind turns.
- Do not toss or drop the ladder as rough use can weaken it.
- Always inspect the ladder for good footpads, slippery substances on the rungs, or loose parts.
- Set up and use the ladder correctly:
- Complete as much prep work as possible on the ground before climbing a ladder.
- Provide a solid, level surface for the ladder.
- Use barricades to block traffic.
- Place extension ladders at the proper angle using the four-to-one rule. The ladder base should be placed one foot from the vertical support for every four feet of ladder height.
- With a co-worker's help, tie off or brace extension ladders as close to the upper support as possible.
- When a ladder is used to access an upper level, it should extend at least three feet beyond the support point.
- Spreaders (the horizontal pieces connecting the legs of A-frame folding ladders) should be locked in place.
- Avoid carrying tools by hand up a ladder; use a tool belt.
- Face the ladder when climbing or descending, keeping at least one hand on the rails at all times.
- Allow only one person on a ladder at a time.
- **Never stand on the top two rungs or steps.**

Falls from Roofs:

- Jobs that require workers to be on roofs should be left to professional, trained contractors whenever possible.
- A ladder should extend at least three feet above the roofline.
- Install slide guards (2" X 6" boards secured at a 90-degree angle to the roof surface).
- Wear shoes with slip-resistant soles.
- Use of fall protection devices such as lifelines, shock-absorbing lanyards and body harnesses offer the most protection.

Same Level Falls:

- Slipping on muddy or slick surfaces or tripping on debris can easily cause back injuries or broken bones. Keep walking areas clear of debris.
- Wear proper shoes or rubber boots for traction.
- Avoid walking backward--many trips and falls occur while carrying materials walking backward.
- Use a hand truck or dolly to carry objects whenever possible. If you must carry objects, make sure you can do so comfortably and see over them.



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Operation of Heavy Equipment and Chainsaws

Heavy Equipment:

- Use qualified operators who are certified, trained and experienced using heavy construction equipment, such as bulldozers, backhoes and tractors.
- Always lower all attachments, set the brake and turn the equipment off when exiting the operator seat.
- Before approaching heavy equipment, make sure the operator sees you.
- Use backup alarms and travel alarms on moving equipment.
- Mark or barricade the area to keep workers away from operating equipment.
- Do not lift materials over other workers.
- Use signal persons to direct operators and protect other workers.
- Always wear the installed seat belts to reduce the potential for injury if the equipment overturns.

Chainsaws:

- Be sure the chainsaw user is trained and has some experience.
- Choose the proper size chainsaw to match the job, and include safety features such as a chain brake, front and rear hand guards, stop switch, chain catcher and spark arrester.
- Wear appropriate protective equipment, including hardhat, safety glasses, hearing protection, heavy work gloves, cut-resistant leg wear (chain saw chaps) that extend from the waist to the top of the foot, and boots that cover the ankle.
- Do not work around power lines.
- Cut at waist level or below to maintain secure control over the chainsaw.
- Co-workers should remain at least two tree lengths away from anyone felling a tree and at least 30 feet from anyone operating a chainsaw when removing limbs or cutting a fallen tree.
- Each saw cut must be evaluated to identify and avoid the potential movement of trees and limbs. Identify branches that may act as springs and release suddenly when cut.
- Clear the surrounding area of tripping hazards and obstructions before starting the cut.

Vehicle Accidents

Accidents in vehicles are the primary cause of workers' comp-related injuries and deaths. Urge your employees who drive to be aware of the following risks:

- Flying debris from other vehicles that are hauling loads.
- Using cellular phones while driving can easily cause distractions.
- Working long hours can cause fatigue, which may cause driving accidents.
- Unusual traffic conditions, such as heavier traffic, signal outages, road obstructions, etc.

Fatigue

- Working long hours may cause fatigue that can result in poor judgment, increasing the risk of injury.
- Plan tasks and pace the work, taking frequent breaks.



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Biohazards

- A Tetanus booster is needed if a disaster recovery worker is uncertain they have been immunized in the last 10 years.
- Follow the medical advice of your company's physician or a medical official familiar with workers' exposures.
- A Hepatitis A vaccination is needed if a worker will be exposed to raw sewerage.
- A Hepatitis B vaccination is recommended for healthcare workers, first responders, fire and police personnel, and any worker with possible exposure to body fluids.

Hiring Practices

Most work-related accidents occur with employees on the job a year or less. Thus, new hires need training on any equipment they will use and need frequent oversight by supervisors or co-workers.

- Basic hiring practices should include the following:
 - A written job application form
 - Prior employment and reference checks
 - A motor vehicle record check for drivers
 - A written substance abuse program including pre-employment drug screening
 - Written job descriptions with physical demands
- Newly hired employees should be required do the following:
 - Thoroughly review safe work practices and safety rules.
 - Review your company's accident-reporting procedures.



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Key Elements of a Business Contingency Plan

According to a recent study, about half of all companies would be forced to close 3 to 5 years after a major disaster strikes. Would you be one of them? Developing a business continuity plan* and then testing it out is the answer to protecting your physical, financial and human assets.

How do I get started?

To begin, you must identify where your company would be vulnerable in the event that something unexpected occurred. There are three elements in the risk equation, according to Kelley Goggins, a Certified Business Continuity Professional with Fidelity Investments: threats, assets and mitigating factors.

Threats are events or situations that would cause financial or operational impact on your organization. One of your major suppliers going out of business, a fire in your building, your computer system malfunctioning or a key manager in the hospital can all have a big effect on your business. Each threat has a duration of time that the business or operation would not be able to function in a normal manner, if at all. Assets also need to be taken into consideration. A threat could cause lost revenues, recovery costs, fines and loss of good will or competitive advantage. Mitigating factors are the protection devices and procedures in place that reduce the effects of the disaster. Examples include generators for use during a loss of power and sprinkler systems to control fire.

What do I need to include in my plan?

Backup power source. If the power goes out in your building, do you have a way to resume power? What about a UPS (uninterrupted power supply) device to keep your computer running when power is interrupted?

Computer and communication recovery. If the phone or computer system malfunctions, do you have an alternate way to keep your business functioning?

Alternate vendors. Do you have another supplier you can use in case your current vendors cannot supply? Are they in another area so a hurricane doesn't shut down all of your suppliers?

Duplication of important records. Do you have your policy and procedure manuals, critical forms, your customer list and a backup of your computer data at an off-site storage unit?

Alternate site. Do you have a place from which you could operate your business if you did not have access to your building? Is it in a different area and not likely impacted by the same disaster? Does it have an adequate power supply in case you must operate additional office equipment? Does it have enough space to accommodate the employees you would temporarily locate there to keep your business running?

Testing and reevaluating the plan. Have you made sure your plan will really work? Do you look at it annually to make sure it will still take care of your needs in case of an emergency? If your plan is not tested to see if it will work, you may not achieve your anticipated recovery time. How long will your customers wait before looking elsewhere?

** Beacon Mutual works out of a comprehensive and pre-tested Business Contingency Plan with its own backup power supplies. All communications with the company remain intact through its primary telephone and Internet connections during the advent, occurrence and aftermath of catastrophic events.*



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Emergency Preparedness Review

A helpful list of questions to evaluate your plan and its execution

With thousands of businesses affected by the damaging impact of hurricanes, business owners or managers should take time to consider how well or poorly they prepared for storms. The following questions may help evaluate how well organized and equipped you were to withstand the potential impact on your business and workforce, and it may assist you in preparing for future emergencies.

Anticipation

- Did you adequately anticipate the potential damage caused by the storm for your area of the state?
- If you were not near the eye of the hurricane (known as the "eye wall," where the most severe weather is sustained), did you anticipate power outages or storm surges that took place in your location?

Preparation

- Did you begin preparing before hurricane season started, or did you wait until a storm was about to strike?
- If you waited to begin preparing until a storm was imminent, did you consider the stress this may have caused you and your workforce?
- Were you able to gather the necessary supplies to weather the storm?
- If you lacked pre-planning for your business, did this cause your personnel to lack adequate time to prepare for themselves and their families?

Supplies

- Were the emergency supplies you gathered for your business the correct type of supplies you needed?
- Were there other supplies you did not have and should consider having on hand for future storms?
- Were your supplies adequate, or should you consider larger quantities in the future?

Power Outages and Storm Surges

- If you suffered electric power outages or storm surges, did you adequately anticipate the duration and impact this had on your business?
- Did you possess proper back-up power sources?
- Did you secure an alternate operating location (or locations) to allow your business to function at a basic level?
- Did the storm surge and loss of power compromise any important business data or documents needed to operate your business effectively?



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Emergency Preparedness Plan

- Did your organization have an emergency preparedness plan in place?
- If you had a plan, did you follow it thoroughly? Or did you not have a plan in place and simply prepared or reacted the best way you knew how?
- If you followed a plan, did you evaluate how well you and your personnel performed each aspect of the plan?
- Was your plan adequate to sustain operations and protect your business and employees?
- Was the plan's implementation performed as well as anticipated?
- Did you identify any areas of your emergency preparedness plan that need improvement?
- Are there procedures that should be added to your plan as a result of your storm experience?

Future Preparation

Having an effective emergency preparedness plan is vital to the operations of your business or organization. Take time to examine all of the disaster and recovery scenarios you have witnessed--both good and bad--and use this knowledge to help develop a plan for the future. It will be your guide to ensuring a systematic approach to storm preparations, with the primary goal of minimizing the impact of any catastrophic event on your business operations and your personnel.

Develop the best solutions available for your unique situation. Request input from your employees on how best to prepare for future emergencies. Once your plan is written, educate your personnel on each step of preparation and execution to allow for effective implementation if needed in the future.

Below are some Web sites to assist you with plan development:

www.ready.gov/business
www.fema.gov/areyouready
<http://www.cdc.gov/niosh/topics/emres/business.html>

Below are a few additional helpful links.

U.S. Department of Homeland Security
http://www.ready.gov/business/downloads/mentor_guide.pdf
<http://www.ready.gov>

RI Emergency Management Agency
<http://www.riema.ri.gov/>

RI Department of Health
<http://www.health.ri.gov/>

US DOL OSHA Hurricane Matrix
<http://www.osha.gov/SLTC/etools/hurricane/index.html>



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Hurricane Info for Workers

If you are an injured worker with an open claim and are seeking information about your claim status, medical or compensation payment, or need to supply us with a working address and contact number, please call our Claims Department at **888-886-4450** or use the "[Contact Us Online](#)" feature of Beaconmutual.com at <http://www.beaconmutual.com/code/contactusonline.aspx?FROM=CME>.

Hurricane Info for Policyholders

If you are an employer with workers' compensation coverage through Beacon Mutual and need assistance or need to supply Beacon with a working address and contact number, please call our Policyholder Services Hotline at **888-886-4450**.

If you are a Beacon Mutual policyholder and need to report a claim on an injured employee, there are several ways you can report the claim to Beacon Mutual Insurance Company.

Telephonic Claim Reporting: Beacon Mutual Insurance Company has a 24/7 toll free claims reporting capability. By calling 1-888-886-4450 you can report an injury directly to a Beacon Representative. By using this service, we will automatically send the First Report of Injury to you, the Department of Labor and your agent. You will immediately be provided with the claim number if your call is made during regular business hours (7:45 AM-5:00 PM).

On-Line Claim Reporting: Beacon Mutual Insurance Company provides you with the ability to report your claims on-line 24/7, when it is convenient for you. By using this service, we will again automatically file the First Report of Injury with the Department of Labor and provide a copy to both you and your agent. Please [click here](#) to file your report on-line or go to https://www.firstnotice.com/beaconmutual/workers_comp_loss.html.

Paper Claim Reporting: If you choose, you can complete a written first report of injury and either mail it to Beacon's Claims Department at One Beacon Centre, Warwick, RI 02886 or fax it to the Claims Department at 401-825-2980. You may [click here](#) to retrieve the form or go to http://www.beaconmutual.com/documents/DWC_01_RI_0103.pdf.

When using this option, please remember it is your responsibility to send a copy to the Department of Labor and to your agent.



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Acknowledgement

The Beacon Mutual Insurance Company
wishes to thank its sister workers' compensation fund
Louisiana Workers' Compensation Corporation
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