

DISASTER



Wake-up Calls

The terrorist attacks on September 11, 2001; the hurricanes that struck the U.S. Gulf Coast in 2005; and the fear of an avian flu pandemic in 2006 have had a profound effect on just about every aspect of American life. Thousands of newspaper stories, magazine articles, and television and radio programs have brought the horror of these events into almost every home in the country. To a certain extent, these events have served as wake-up calls and have raised questions about the country's readiness to deal with disasters at both a personal and business level.

PREPAREDNESS:

How Well Does Your Company Measure Up?

LESSONS LEARNED

Some valuable lessons have been learned from recent disasters. Local, state and federal agencies may be overwhelmed, delaying response. There may be significant casualties, and damage to buildings and infrastructures. Medical and mental health resources may be stretched beyond their limits. Workplaces and schools may be closed, and people may be dislocated for prolonged periods of time. Clean-up may take months or years. We have also discovered that law enforcement involvement at the local, state and national level is critical.

These lessons make it clear that there is a need for businesses to have their own disaster plans in place in order to minimize loss of life and damage. Most businesses have some form of formal disaster plan, which typically addresses fire or risks specific to their geographic locations. The focus of this article is on less-common disasters that can significantly affect America's businesses. Its goal is to present a wider scope of considerations for decision makers.

QUESTIONS TO CONSIDER

When thinking about disaster preparedness, consider the following basic questions:

- How prepared are you?
- How many different disasters should you address in your planning? When making or revising disaster preparedness and business continuity plans, it is important to address each potential disaster separately, as response procedures, supplies and needed resources can vary greatly depending on the event.
- Could your organization survive a nearby act of terrorism, a natural or man-made disaster, or a disaster like a flu pandemic?
- Do you have up-to-date employee information, including each employee's medical needs and how to contact designated beneficiaries?
- Have you made plans that will assist in business continuation after a disaster?

Now, let's take a look at some events that should be considered for inclusion in disaster plans.

National Preparedness Goal

To engage federal, state, local, and tribal entities, their private and nongovernmental partners, and the general public to achieve and sustain risk-based target levels of capability to prevent, protect against, respond to, and recover from major events to minimize the impact on lives, property, and the economy.

SOURCE: U.S. DEPARTMENT OF HOMELAND SECURITY





TERRORIST AND OTHER MAN-MADE DISASTERS

Terrorist attacks are not limited to flying airplanes into high-rise office buildings or setting off suicide bombs in crowded public places. Terrorists can have multiple targets and use multiple methods.

Among the more likely targets are the following: airplanes and airports; bridges and dams; malls and major shopping areas; internationally recognized companies; defense contractors; nuclear facilities; ships, shipyards and harbors; trains and rail yards; and water supplies.

Methods of attack can include airplane crashes, arson, biological viruses, chemical agents, rockets and other weapons, and Internet viruses and destruction.

In addition to terrorism, other man-made disasters can unfold. Among them are civil unrest, nuclear accidents, sabotage, suicide, union unrest, and workplace violence. In recent years, businesses have recognized the potentially deadly

consequences of workplace violence. The risk of workplace violence can be reduced with proactive measures, including vulnerability assessment, training, policy and procedure development, and professional threat assessment and evaluation services.

Today, most American businesses know that terrorist acts and other man-made disasters like these should be part of a disaster preparedness and business continuation plan.

NATURAL AND ACCIDENTAL DISASTERS

Hurricanes Katrina, Rita and Wilma have shown that natural disasters are of tremendous importance in a disaster preparedness and business continuation plan. Just as a terrorist act can interrupt or even destroy a business, so too can a natural or accidental disaster. Many types of natural and accidental disasters can occur in the U.S. including the following:

Natural—Outbreaks of infectious diseases, earthquakes, droughts, floods, hailstorms, heat waves, hurricanes, tornadoes, landslides, mudslides, and wildfires.

Accidental—Airplane crashes, explosions, IT failures, releases of hazardous substances, and nuclear power plant accidents.

From 1988 to 2002, the U.S. experienced 45 weather-related disasters with total damages and costs of nearly \$200 billion dollars. The damages resulting from hurricanes Katrina,

Professional Workplace Interaction, Inc. (PWI)

PWI has worked with Liberty Mutual and its customers since 1998. PWI's highly experienced professionals conduct training and provide consultation for all levels of a company, from entry-level employees to CEOs. In addition to violence prevention, PWI addresses harassment, diversity, disaster preparedness, effective management, ethics and leadership. PWI services include live and web-based training, threat assessment, personal coaching, expert witness services and customized services in the areas of Behavioral Risk Management®.

For more information, visit www.pwiusa.com, or call 858-484-9112/619-265-9244

Rita and Wilma may take years to determine, but present estimates include hundreds of billions of dollars and many years before recovery is complete. Sadly, more than 40 percent of small businesses do not reopen after major disasters, such as floods, tornadoes and earthquakes.

ARE WE READY?

Are there steps that America's employers can take to enhance the continuation and survival of their businesses?

The answer is an overwhelming "yes!" Businesses can reduce future exposure by promoting awareness through training and implementing proactive prevention initiatives. (See sidebar.)

In recent years, many businesses have developed disaster and business continuation plans or upgraded existing ones. For those businesses still in need of a plan, the time to get ready is now. Disaster planning does work. It can save lives, provide needed supplies, improve communication, lessen a disaster's impact and lead to a faster recovery.

David A. Smith, CEO, and Roberta S. Flynn, Psy.D., are members of Professional Workplace Interaction, Inc., San Diego, California. They thank their colleague, James N. Madero, for his contributions to this article.

Disaster Preparedness and Business Continuation

A comprehensive plan can go a long way toward preventing and mitigating the effects of man-made and natural disasters. The components of such a plan can be extensive. Following are many of the essential elements:

- Vulnerability analysis;
- Facility and grounds evaluation;
- Creation and training of an incident response team;
- Development of plans, emergency drill practices, tabletop practice exercises and training for the most likely disasters to affect the business;
- Development of business continuation plans, possibly at alternate sites;
- Establishment of interior and exterior emergency operations centers;
- Identification of multi-hazard evacuation locations;
- Identification of evacuation routes;
- Development of emergency communication methods;
- Establishment of relationships with law enforcement, the fire department and emergency personnel;
- Staff awareness of the locations of emergency gas, water, electric and HVAC cut-off valves and lines;
- Establishment of relationships and plans for medical and mental health services;
- Maintenance of updated emergency information on all employees;
- Establishment of procedures for assisting employees with special needs;
- Maintenance of off-site employee records, including contact information and phone trees; and
- Development and periodic testing of off-site back-up systems

This list is not all-inclusive. There are other elements that may be needed, some of which will be specific to the business developing the plan. The plan should be developed by a committee that includes at least one expert in disaster planning and business continuation.

