RISK SERVICES BULLETIN:

Earthquake Preparedness for Businesses

Earthquakes often occur without warning and can lead to the damage or collapse of buildings, bridges, utilities and other infrastructure. In addition, earthquakes can generate secondary hazards such as fires, explosions and landslides.

For companies with the potential to experience physical damage and business interruptions as the result of an earthquake, it is important to take a proactive approach to mitigate the impact.

In order to make your business more resilient, it is important to create a plan by defining risks, developing mitigation measures, improving employee safety and developing recovery strategies:

1. DEFINE THE RISK

- Are you facilities located in an earthquake zone
- Identify possibilities for structural failures
- Identify critical equipment that could be damaged
- Recognize objects that could fall, collapse, or go airborne
- Assess the possibility of earthquake-induced fires or flooding
- Identify the other businesses in your area facing risks that could impact your operations in the event of a quake. I.e., do your neighbors work with hazardous materials, etc?
- Discuss any risk exposure with your broker

2. DEVELOP MITIGATION MEASURES

- Identify potential structural improvements
- Catalog and backup vital records
- Protect critical equipment or machinery
- Anchor bookshelves and file cabinets to the floor or wall

- Remove items that may fall into evacuation routes or near emergency exits
- Relocate heavy or breakable items away from high shelves or bookcases
- Incorporate flexible utility lines when possible
- Provide education, safety orientation, training and exercises for employees
- Offer first aid, cardiopulmonary resuscitation (CPR) and fire extinguisher use training
- Develop and test emergency communication procedures

3. BEST PRACTICES FOR EMPLOYEE SAFETY

Discuss earthquakes risks with employees. Everyone should be familiar with the response plan, and employers should provide critical guidance to staff, such as:

- Stay indoors until the shaking stops. Most injuries during earthquakes occur when people are hit by falling objects while entering or exiting buildings.
- Drop, cover and hold on. Take refuge under a sturdy desk, table or bench, or against an inside wall. Stay away from glass, windows, outside doors or walls and anything that could fall, such as lighting fixtures, shelving or furniture.
- If you must go outdoors after an earthquake, watch for fallen objects, downed electrical wires, weakened walls, bridges, roads and sidewalks.
- If you are in a moving vehicle, stop as quickly and safely as possible and stay inside the vehicle. Avoid stopping near or under buildings, trees, overpasses or utility wires. After the quake, proceed cautiously, watching for road and bridge damage.
- Prepare your homes and family with the Earthquake Safety Checklist for Individuals.

4. RESPOND AND RECOVER

- Be prepared for aftershocks. These secondary shockwaves are usually less violent than the main quake, but can be strong enough to do additional damage to already weakened structures. Aftershocks can occur minutes, days and weeks following the initial temblor.
- If the electricity fails, use flashlights or battery-powered lanterns. Do not use candles, matches or open flames indoors after an earthquake. Potential gas leaks make flames of any kind a dangerous risk.
- Clean up any chemical spills as soon as possible. Evacuate the building if gasoline or other fumes are detected, especially if the building is not well ventilated. Circulate air by opening windows and doorways that lead outside.
- Cut electrical power, natural gas or water utilities if damage is suspected.
- Conduct damage assessments.
- Activate continuity plans and procedures.
- Review Insurance coverage.
- Engage recovery service providers.

Contact HUB's Risk Services Team to assist you in the development of a company and location-specific plan. And download HUB's white paper Preparing for the Unexpected: Disaster Management Planning for Businesses. Although disasters can't be avoided, their impact can be mitigated by planning ahead.

For more information, contact:

<%Full_Name%>, <%Title%>
<%Phone_Number%>
<%Email_Addresss%>

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