

RiskReporter

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Emergency preparedness

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PROTECTING
THE GREATER
GOOD

**Church
Mutual**
INSURANCE COMPANY

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Emergency preparedness

Across the country, 2017 was a year for the history books with severe weather.

The number and severity of weather events and natural disasters was astonishing. Hurricanes, wildfires, severe storms and more have made recent years some of the most costly and deadly on record.

Being prepared is more important than ever.

While you can't control nature, you can take action by protecting your people and property. This edition will cover all the need-to-know information about thunderstorms and tornadoes, hurricanes, wildfires and earthquakes, as well as tips to recover from a natural disaster.

The destructive force of weather and natural disasters cannot be contained or predicted. At Church Mutual, we will help you weather any storm and be there in your time of need.



TIPS FOR

thunderstorm safety

About 10 percent of the 100,000 thunderstorms in the U.S. reach a severe level each year, and all organizations should be readily prepared for the possibility of severe weather during a thunderstorm.

What should you know about lightning?

To keep your members and staff safe, your leadership team should be aware of the following tips.

- Thunder can be heard up to 25 miles from the original lightning storm.
- Assume that if you can hear thunder, you can be struck by lightning.
- Thunder and lightning should serve as a final warning to immediately seek shelter indoors or in a vehicle — NOT under a tree.
- Wait 30 minutes after the storm to resume outdoor activities.
- Remember, “When thunder roars, go indoors!”

You do have an opportunity to reduce your risk of damage to your building and property.

- A quality surge suppression system may reduce damage. But in some instances, surge protectors are often ineffective to protect against a direct hit. It's best to unplug or disconnect all computers, printers, audio/visual systems and other corded electronic equipment.
- A lightning rod system is also an effective method to protect against lightning. Contact a reputable Underwriters Laboratories (UL)-listed and LPI-certified lightning protection contractor to discuss your options.

How can you protect against hail damage?

Hail is produced in strong and severe storms across the country, especially in the High Plains.

- Hail one inch (quarter size) or larger is most likely to cause damage. Roofs, windows, siding, air

conditioning units and vehicles are most commonly damaged by hail.

- Look for roofing products that boast a “Class 4” rating or advertise impact resistance.
- Install protective coverings over windows to prevent cracks and shattering and over air conditioning units with exposed fins to prevent denting.

What about wind damage and tornadoes?

Wind from convective storms comes in two main forms:

1. **Straight-line wind:** Strong, damaging winds that can reach up to 100 mph — these winds account for one-half of all severe weather reports.
2. **Tornado:** A narrow, rotational wind extending from the base of a thunderstorm to the ground.

Winds resulting from convective storms can cause catastrophic damage to buildings and lead to serious injury or death.

- Not all tornadoes have advance warnings, and straight-line winds can be just as dangerous as a tornado.
- All thunderstorms should be treated with respect, and people should seek shelter in the lowest level of a sturdy building whenever a strong storm approaches.
- Pay attention to local weather updates and have a plan to shelter in place in the event of a severe storm.
- Make roof repairs, ensure windows and storm doors are secure and trim branches or trees that are overhanging the building.
- Before a storm hits, if you have time to do so safely, secure loose items, such as lawn furniture or other items that may become airborne during high winds and cause damage.

Source throughout: National Severe Storms Library from www.noaa.gov.

Did You
Know?

At any given time around the world, there are roughly 2,000 thunderstorms in progress.



HAVING A PLAN FOR hurricanes

Hurricane hazards come in a variety of forms, including storm surges, high winds, tornadoes and flooding. The most expensive hurricanes to date were Hurricane Katrina (2005) and Hurricane Harvey (2017) — both exceeding \$125 billion in losses and damages.

What should you do before a hurricane threatens?

The most important part of your plan is being prepared. Consider these steps before a hurricane threatens your area:

Prepare your emergency plan.

- Develop or review your plan, train staff and run practice drills.
- Include communication pieces for staff and contact information for your police/fire/gas/electrical providers and insurance carrier.

Create basic life safety tasks.

- Have evacuation or shelter procedures in place.
- Train people in first aid, medical procedures, CPR, etc.

Prepare emergency kits.

- Have first aid and emergency safety kits on hand that are fully stocked with updated materials: nonperishable foods, bottled water, blankets, clothing, flashlights and batteries.
- Prepare your building.
- Inspect your roof to ensure it will withstand hurricane-force winds and rain.
- Consider adding hurricane clips, gable end bracing, hurricane-proof doors and hurricane shutters.
- Store materials such as plywood, screws, caulk and sandbags to quickly deploy if a hurricane approaches.
- Inspect your sump pump and replace batteries so you don't rely on electrical power.

Have a business continuity plan.

- Establish a plan to maintain and resume operations during and after the hurricane.
- Back up important data stored on computers to external hard drives or cloud storage.

What should you do when a hurricane is approaching?

Time becomes a critical factor when you know you're in the path of a hurricane. Be decisive and heed the warnings of local emergency management officials.

Keep people safe and informed.

- Your priority in any emergency is to keep people safe.
- Start activating a "phone tree" for updates.

Move your valuables and documents to a safe location.

- Raise items above floor level and/or store them in a safe, dry, high place.
- Shut down computers and electronics.

Secure your building.

- Close and secure all doors.
- Shut off electricity.

Where do we start once the storm is over?

When the skies clear and all emergency issues are resolved, you will enter the recovery stage.

Designate specific individuals to return to the site.

- Work in teams and assess any damage.
- Contact utility contractors.
- Conduct basic repairs, as necessary, to secure the facility.

Communicate with all members to provide a status report.

- Determine if the damages are severe enough to restrict usage or implement a temporary relocation plan.
- Coordinate volunteer cleanup efforts.

Follow up with Church Mutual.

Report any damages that occurred to our claims team at (800) 554-2642, Option 2.

Re-assess your plans.

- It is critical that you and your team assess how well your safety action plan worked.
- Are there improvements you could make? Should you consult with industry experts and learn how to better prepare?

Did You Know?

The Church Mutual website contains comprehensive tools to assist your organization in preparing for hurricanes. Contact RiskConsulting@churchmutual.com for more information.



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BASIC WAYS TO PROTECT YOUR ORGANIZATION FROM WILDFIRE

Wildfires have been around for thousands of years and can happen at any time and almost anywhere, causing catastrophic damage to property. Here are some simple risk control techniques any organization can use to help prepare for wildfires today. For additional info on wildfire risk control techniques, visit our Risk Control safety resources page.

1 Window Hazards

- Use multi-pane, tempered glass windows and close them when a wildfire threat is near.

2 Roof Hazards

- Remove all debris on the roof, which often can collect in roof valleys, dormers, vents, skylights and chimneys.
- Class A fire-rated roofing products will offer the best protection during a wildfire.

3 Zone 1

- Maintain defensible space between 0-5 feet of your building.
- Do not have vegetation in this space and use materials such as gravel, brick or concrete adjacent to building.



5 Gutter, Vent, Eave Hazards

- Clean out the gutters regularly and use noncombustible covers.
- Vents should have at least a 1/8" mesh cover vent. "Box in" open eaves to prevent embers or flames from entering in openings.

4 Zone 2

- 5-30 feet. Remove all shrubs under trees, prune branches that overhang your roof, thin trees, and remove all dead vegetation.
- Keep propane tanks at least 30 feet away from buildings and build defensible space around them.

Evaluating your preparedness for earthquakes

Earthquakes occur without warning and cannot be predicted, but you can be prepared. Most earthquakes measuring 3.0 or less in magnitude are not felt by most people. Damage generally occurs in earthquakes exceeding a magnitude of 5.0.

How can you prepare for an earthquake?

All 50 states have at least some risk of earthquakes. Areas most at risk of earthquakes are those near major seismic zones, but other areas also are at risk due to both natural and man-made causes.

1. Develop a plan.

Document your plans to react during an earthquake, train your people, establish communication and contingency plans, prepare an emergency kit and maintain your building.

2. Respond with practical measures.

In the event an earthquake strikes your organization, remember to drop (so you don't lose balance and fall), cover (your head with your hands or crawl under a sturdy table or desk) and hold on until the shaking stops.

3. Enter the recovery phase.

After an earthquake, safely evacuate the building and do not return until you know it is structurally sound and aftershocks have subsided. Check for injuries and consult with local officials for further instruction. Contact Church Mutual to discuss any damage.

What safety preparations should happen?

Earthquake safety preparation can be simple. Consider these six easy steps from the Insurance Institute for Business and Home Safety to prevent earthquake damage and injuries:

- **Brace your water heater:** Use plumber's strapping and L-brackets to prevent water damage and gas leaks from your water heater tipping over.
- **Secure televisions:** Mount flat-panel televisions to the wall or strap/tether televisions placed on a cart or furniture to a sturdy surface.
- **Anchor bookshelves:** Heavy, tall furniture, such as bookshelves, should be anchored to the wall so as not to fall and cause injuries.

- **Secure wall hangings:** Ensure pictures, mirrors and other wall hangings are securely anchored to wall studs and hung securely on their hangers.
- **Latch cabinets:** Prevent contents in cabinets from falling by securing cabinet doors with latches or strong magnets.
- **Enclose fluorescent lights:** Install plastic sleeves over fluorescent tube lights to prevent glass shards from spreading if a light falls.

Church Mutual also recommends identifying utility shut-offs for easy access, if needed, and not placing heavy, unsecured items on top shelves.

For more earthquake preparedness training, visit www.ready.gov, www.redcross.org or www.fema.gov.

Did You Know?

You can use a resource like the "Prepare Your Organization for an Earthquake Playbook" from www.ready.gov/earthquakes to develop plans specific to your organization.



Does your organization have a business continuity plan?

A natural disaster can strike at any time and leave your organization vulnerable to its consequences. Having a business continuity plan can help your organization identify threats and have a plan to get your operations up and running again.

Prepare

- ▶ **Have all threats to your organization's key functions been identified?**
 - Satisfactory
 - Needs Attention
 - Not Applicable
- ▶ **Are all important files from your organization's operations stored in multiple secure locations?**
 - Satisfactory
 - Needs Attention
 - Not Applicable
- ▶ **Is there a backup facility to use if your building is unable to be occupied?**
 - Satisfactory
 - Needs Attention
 - Not Applicable
- ▶ **If your building is destroyed, do you have an adequate amount of insurance coverage to remain operational after a disaster?**
 - Satisfactory
 - Needs Attention
 - Not Applicable
- ▶ **Is there a communication plan in place to let those in your organization know what to do in an emergency?**
 - Satisfactory
 - Needs Attention
 - Not Applicable

Recover

- ▶ **Is there a plan in place to know when it is safe to return to your organization?**
 - Satisfactory
 - Needs Attention
 - Not Applicable
- ▶ **Is there a designated recovery team in place to initiate recovery efforts?**
 - Satisfactory
 - Needs Attention
 - Not Applicable
- ▶ **Does the recovery team know your recovery plan and have access to vital information?**
 - Satisfactory
 - Needs Attention
 - Not Applicable

Practice

- ▶ **Has your organization tested your plan by running through different disaster scenarios with key leadership to verify the plan can be executed?**
 - Satisfactory
 - Needs Attention
 - Not Applicable
- ▶ **Is there a team accountable for updating your business continuity plan regularly?**
 - Satisfactory
 - Needs Attention
 - Not Applicable

Did You Know?

Through our partner, IBHS, we have a complete emergency response program called EZ-PREP, that can be accessed from our partner services page. It can be easily tailored to your organization's needs.

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Our new safety resource, Ask Risk Control Central, puts you directly in touch with our Risk Control experts who are happy to consult with you to help protect your people, property and organization.

Fill out the form at www.churchmutual.com/AskRCC and click "Submit."

Do you have a safety or risk management related question?



ASK AN EXPERT

CONTROL CENTRAL