Emergency Response: Are you *really* ready?

By Troy Neville

Protecting the lives of employees and visitors, as well as assisting in stabilizing a situation to minimize damage to property and the environment are the two primary purposes of an emergency response plan. While many organizations believe an emergency will not happen to them, the numbers are hard to ignore.

According to Bureau of Labor Statistics, in 2011 there were 2.8 million non-fatal workplace injuries and over 4,600 workplace fatalities. According to the U.S. Fire Administration, in 2011 there were over 44,000 building fires at businesses resulting in over 700 injuries and 40 deaths with a total dollar loss of almost $2 billion. According to the U.S. Department of Transportation, in 2011 there were over 15,000 reported hazardous materials incidents resulting in 165 injuries and 13 deaths with over $100 million in damages. Your next emergency could

soon be around the corner, if not at your door step.

Emergency Response Defined

Before going further, we need to define two terms as they are applied here: emergency and emergency response. An emergency is not a server being down or an internet outage, but an internal or external event that causes or threatens injury and/or property damage. An emergency response is a series of actions by the organization and external agencies to treat the injured and to try to prevent further injury and property damage.

We can divide an emergency response into two distinct periods: before and after the arrival of external emergency services. External emergency services include municipal fire/rescue agencies, emergency medical services, law enforcement agencies and others.

Before Help Arrives

For an on-site incident, the time from when the incident occurs until external emergency services arrive can be five to fifteen minutes or more. For an off-site incident, the time from

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Did you miss any of the previous Regional Business Preparedness Campaign newsletters? They can be downloaded from:

www.millersville.edu/cdre/business-continuity/index.php

Inside this issue:

September is National Preparedness Month
How prepared are South Central PA businesses?

Millersville University's Center for Disaster Research and Education is conducting research to assess the current level of business preparedness in the South Central PA region.

We would appreciate your taking a few minutes to complete our confidential online survey. The survey is anonymous and secure. The aggregate results of the survey will be published in March.

The survey can be reached at: www.millersville.edu/cdre/business-continuity/index.php.

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Ensure that each person is accounted for and no one is assumed safe.

incident occurrence until guidance from external emergency agencies is received, can be even longer.

Some organizations have internal fire brigades or safety teams that enhance the ability of the organization to respond to emergencies. These internal resources can reduce both the impact and severity of an emergency. Without these resources, you are on your own until help arrives. You may receive some guidance from the 911 operator, but that will be limited. While waiting for emergency services, it can seem like everything is running in slow motion and that help is taking forever to arrive. However, there are several actions that should be performed by the organization; actions that in many cases will not be entirely accomplished before emergency services arrive. Some of these actions include:

Protect life, property and the environment. There are several initial actions organizations can take that greatly affect the overall impact of an emergency. The primary focus must be on protecting the safety of workers and visitors. A properly trained employee could use a fire extinguisher to prevent a small fire from becoming a large fire. A shelter-in-place plan that includes the immediate shut-down of the HVAC systems can prevent inhalation issues resulting from a near-by chemical spill.

Account for employees. The first priority for emergency services is to protect life, and they will attempt to locate and rescue missing employees often at great risk to themselves. By

knowing if there are any missing employees and where they might be, organizations can improve the safety of emergency service personnel and allow them to make the most of their limited resources.

Manage the incident. Since many emergencies can be chaotic, it is important to establish a management structure early on. Formal training and experience with the Incident Command System is highly recommended.

Develop and maintain situational awareness. Poor decisions often result from bad information. Organizations should work to identify the scope of the emergency: what has happened, what is currently happening, and what could happen in the near future.

Direct employee actions. The actions of employees must be coordinated, whether directing maintenance personnel to shut down HVAC units or ordering employees to evacuate.

Implement emergency communications. Organizations need to ensure that all stakeholders immediately affected by the emergency receive timely instructions and information to prevent further injury or damage.

After Help Arrives

After the arrival of emergency services, your work is not done. There are still a number of tasks that should be performed, in addition to the tasks from the "before" list that still may not be completed:

Coordinate incident management with emergency services. In some cases, someone from your crisis

management team will be an integral part of the incident command structure implemented by the emergency services. Your level of involvement will be dependent, in part, on how much relationship building you did with the emergency response agencies BEFORE the emergency. Emergency services may also need ready access to key employees, such as building maintenance, chemists, or other subject matter experts.

Account for employees. If you have not yet fully accounted for all of your employees and visitors, this is still a priority.

Situational awareness. Far too many incidents result in a bad outcome simply because incident managers did not understand what was going on around them. Emergencies are sometimes complex events with multiple moving parts, but the stress of the emergency causes responders to develop tunnel vision. Seeing the big picture is critical to a successful outcome.

Direct employee actions. You are still responsible for your employees. However, any on-site emergency response activities (firefighting, moving equipment, powering down equipment, re-entering the building, etc.) MUST be coordinated with the emergency services.

Initiate formal BC response plan. As some of the dust starts to settle, you may realize that the emergency response plan you worked so hard to create is still sitting on the shelf. Start initiating the formal business

2013 Regional Business Continuity Conference November 7th

The South Central PA Task Force will host its annual Regional Business Continuity and Emergency Preparedness Conference in Harrisburg, PA on November 7, 2013. The Conference is FREE.

This is the third year for the Conference. The 2012 conference was a great success with over 120 business leaders attending from throughout the region and beyond.

The Keynote Speaker will be Edward "Ted" Brown, President and CEO of KETCHConsulting.

Other sessions will be:

- The Basics of a Business Impact Analysis
- Emergency Response Planning
- Using Business Continuity Standards to Guide BCM Plan Development
- Components of a BCM Plan
- How to exercise your BCM Plan
- Testing your BCM Plan, (which will be an actual tabletop exercise)

This conference provides a local source of business continuity training for small and large organizations. The topics are appropriate for organizations with robust BC plans or for those organizations just starting the BC planning process.

Please complete and submit your registration form by October 25th.

We hope to see you there!

A good Business Continuity Plan can reduce the downtime and impact an incident has on business operations.

About the Regional Business Preparedness Campaign

Regional Business Preparedness Campaign is a collaboration between Millersville University's Center for Disaster Research and Education, the Mid-Penn Chapter of the Association of Contingency Planners and the Business, Industry and Infrastructure Subcommittee of the South Central PA Task Force. The goal of the Campaign is to improve business preparedness in the South Central PA region. For more information, contact Troy Neville at tneville@ddco.com.

Business Industry and Infrastructure Subcommittee of the South Central PA Task Force

The Business, Industry and Infrastructure Subcommittee of the South Central PA Task Force is made up of members of the business and government community that volunteer to assist the business community in preparing for disasters. Their website is: www.ready4business.org

Millersville University's Center for Disaster Research and Education

Millersville University's Center for Disaster Research and Education provides multi-disciplinary education, research and internship opportunities, including a Master of Science in Emergency Management and a Minor in Environmental Hazards and Emergency Management. Their website is: www.millersville.edu/cdre.

Mid-Penn Chapter of Assoc. of Contingency Planners

The Mid-Penn Chapter of the Association of Contingency Planners is the premier organization for business continuity professionals providing a powerful networking and learning environment for its members. Their website is: midpenn.acp-international.com

What If Hurricane Sandy Had Tracked Closer To Central PA?

Would you have had the right insurance coverage in place?

Well, the safe answer is maybe, for some of you. For the rest, I'm afraid you would have had some surprises. The news since Sandy struck the NJ coast on October 29, 2012, has been filled with stories of tragedy and personal loss. While the tragedy eases with time, unfortunately much of the loss is never recovered because insurance wasn't triggered.

For a moment, let's not concentrate on what "coverage" you need for a hurricane, but rather which "perils" should your coverage include. Perils are the hazards that trigger coverage. Undoubtedly, most NJ residents and businesses, and most in Central PA as well, purchase some form of property coverage right? So why then have so many losses after Sandy gone uninsured? For many, it's because the "right" perils weren't put in place to trigger property coverage after the storm.

Let's look at the two key "perils" you need to consider when evaluating how well your property coverage will respond

EVERY home and business needs some degree of flood coverage!

after a major storm event – wind and water.

Wind and water are two of the most destructive perils (hazards) that exist for insurance carriers. For that reason, most policies contain some sort of restriction on these hazards. Absent any coverage for the perils of wind and water, every property policy will fall short after a Sandy-like storm. So how did so many policies in the NJ and NY area fall short, and would the same likely occur in Central PA?

Fortunately, in the Northeast we don't often see a "total wind" exclusion like our fellow business owners contend with in southern states. However, we do see wind-related restrictions that can cause a significant coverage gap with a storm the size of Sandy. Consider, for example, the amount of downtime that Central PA might experience if Sandy's winds had reached predicted levels, even if no actual building damage would have occurred. Loss of power, water and communication would still have been a considerable risk.

If you were lucky, and your insurance included ANY coverage for "Utility Service Interruption", it likely would have contained a restriction for utility service interruption caused by damage to overhead transmission lines. The last time I looked, most of Central is still served by overhead lines! I suggest you check with your insurance agent to see if your property policy protects your business in the event of a utility loss, and if it does, what if those utilities arrive via overhead lines? I think many of

you are going to be surprised at the answer!

Water is a different beast all together. Most of the heartache we still see being played out on the evening news, now five months after Sandy, involved property owners who didn't realize that the peril of water damage is often excluded from property policies. In many instances where "flood" coverage is provided under a standard property policy, certain geographic restrictions are applied that can reduce or eliminate coverage in flood-prone areas.

And, did you know that a "flood" includes any area that becomes inundated with water that is not normally covered by water?

Stop thinking about rivers, lakes and oceans, and start thinking about that low spot out in front of your business that can easily fill with rain water during a downpour.

EVERY BUSINESS AND HOME NEEDS SOME DEGREE OF FLOOD COVERAGE!

If you can't get it from your existing property insurance carrier, and many can't, you should be participating in the National Flood Insurance Program. Again, talk to your agent about this important "peril".

It's not the coverage that is going to bite you, it's the PERILS that trigger the coverage!

Dave King is President and CEO of Horst Insurance.

SOURCE: FEMA.GOV

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continuity emergency response plan by assigning responsibilities and tasks to make sure your actions are following your plan.

Update stakeholders.

Employees and management need to be updated regularly during the emergency. Emergencies can be fast-paced and are constantly changing, hopefully for the better.

Emergency Incident Management

Your organization successfully manages dozens of incidents every day. Some of these incidents involve local staff and contractors. Others involve regional or corporate assets. You can capitalize on these working relationships in an emergency.

However, emergencies involve working with several external agencies: fire/rescue, EMS, law enforcement, hazardous materials teams, local emergency management and government agencies at all levels. Other than an occasional burned lunch in the microwave that activates the fire alarm, most organizations do not have strong working relationships with emergency services.

When you analyze emergencies based on their risk and frequency, true emergencies for most organizations are high risk/low frequency events. In fact, true emergencies are high risk/low frequency events even for most emergency service agencies. Emergencies are often dangerous situations with high consequences for which we have little to no real experience. This is certainly not the ideal formula for a successful outcome!

The worst possible outcome for an emergency service agency is the death of a responder. As a result, some emergency service agencies have implemented a risk management policy to help ensure a successful outcome.

Organizations should take a similar approach when responding to an emergency. The lives of employees should not be endangered just to try to save property. No property is worth the life of an emergency responder, or an employee.

Training and Exercises

Training and exercises are really the only tools we have to address high risk/low frequency events to try to ensure a positive outcome. This is true for both organizations and emergency services.

In business continuity we often say that simply developing a plan is not enough because an untested plan can be worse than no plan at all. Short of an actual emergency, an exercise is the only way we "know" that our plan will work. Of course, as recent history has made abundantly clear, real emergencies tend to show us what we actually know versus what we _think_ we know.

Training and exercises allow us to both demonstrate capabilities and identify weaknesses. The weaknesses are generally found in our assumptions, controls, procedures, or personnel. Our people can sometimes be our weakest link. Finding a weakness before an emergency is actually a success! An exercise should be viewed as a learning experience – how to do things better the next time. The only way to truly fail an exercise is to not learn something.

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