

# COVID-19 PANDEMIC: PROPERTY LOSS PREVENTION

## Hospitals and Medical Centers

(INCLUDING TEMPORARY EMERGENCY FACILITIES)

At FM Global we remain committed to providing our clients with the best property loss prevention advice to keep their facilities resilient and safe, particularly during these challenging times. Industry is adapting rapidly to the new demands caused by these challenges. These can have an impact on property risks and resulting business interruption in the healthcare sector such as:

### GENERAL

- Emergency construction/conversion of structures to temporary medical facilities:
  - Use of hotels, dorms, convention centers, parking areas, ice rinks, malls, and churches as medical facilities and morgues
  - Introduction of hazards for which the original occupancy and their staff are not designed, protected or trained
  - Rapid build-out without FM Global plan review or project servicing support, hot work, and fire protection impairments
  - Introduction of storages/gases to support medical services, stockpiling for anticipated surge in demand
  - Temporary fabric structures and tents which may have inadequate protection against fire, wind or flood hazards
  - Existing patient rooms may have exhaust fans installed into window openings, resulting in inadequate protection against wind-driven rain, particularly during a tropical cyclone
- Medical staffing shortages due to illness, which is compounded by an increase in patient load
- Staffing shortages of engineering, maintenance or emergency response teams due to illness  
Temporary staff may be unfamiliar with the facility, and emergency response procedures for fire, water leaks and other perils
- Delay of planned maintenance, inspection and testing programs
- Increased hazard due to storage of PPE, medical supplies, or waste materials

### PROPERTY LOSS PREVENTION ADVICE

To assist you in your efforts to mitigate the potential impact of these risks in this sector, the following loss prevention advice will help keep your properties resilient and safe.

- Consideration should be given to the exposures that temporary facilities and locations being converted to emergency healthcare facilities can present, such as:**
  - Adequate sprinklers for new occupancy and any storage of stockpiled goods
  - Design or siting with respect to natural hazard exposures
  - Temporary power and heating supplies: location and protection of associated fuel supplies
  - Reliability of utility and support systems
  - Minimizing hot work and ensuring fire protection remains in service
  - Appropriate security for site access, high-value supplies and equipment



- Are property hazards being minimized where possible?**
  - Ensure protection remains in place and is adequate for increased storage levels
  - Ensure suspended construction projects are adequately supervised and secured from intrusion and natural hazards
  - Ensure implementation of appropriate security for site access, high-value supplies and equipment
  - Ensure electrical circuits can handle increased loads
  - Maintain oversight of critical coolers, freezers and other research material
  
- Has there been adequate planning for engineering, maintenance, and emergency response roles?**
  - Ensure adequately experienced staff are available on all shifts
  - Train staff that may be required to take on new roles at short notice
  - Ensure emergency response plans are still adequate to respond to fire, water leak, flood, wind, etc.

## USEFUL RESOURCES

These FM Global resources can provide you with additional information:

- Hot Work Permit Kit (P9311)
- Red Tag Kit (P7427)
- Fire Protection Inspection Checklist (P9116)

For more information and methods for addressing loss prevention concerns at your facility, refer to the free resources on FM Global's website at [fmglobal.com](https://www.fmglobal.com). FM Global and AFM clients can contact their account engineer.



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