

COVID-19 PANDEMIC: PROPERTY LOSS PREVENTION

Natural Hazards

At FM Global we remain committed to providing our clients with the best property loss prevention advice to keep your facilities resilient and safe, particularly during these challenging times. Industry is adapting rapidly to the new demands caused by these challenges, and as the coronavirus crisis continues, it's easy to lose focus on other risks. However, the risk of natural hazards remains ever present and is now complicated by a strain on emergency services and the supply chain. Businesses that take precautions against natural hazards can reduce property damage, ensuring a prompt return to business. Common hazards are:

- Staffing shortages of engineering, maintenance or emergency response teams due to increased shifts, illness, or stay-at-home advisories. Temporary staffing may be unfamiliar with the facility and emergency response procedures for natural hazard preparedness.
 - Emergency construction/conversion of structures to temporary medical facilities:
 - Rapid build-out without FM Global plan review or project servicing oversight.
 - Use of temporary fabric structures (e.g., tents) and their protection against hail, wind or flood hazards.
 - Delay of planned maintenance, inspection and testing programs.
 - Ramp-up of operations, resulting in increased outdoor product or material storage.
 - Newly idled facilities.
- Reassign key positions in the event of employee absences. Ensure there is a person in charge and alternate who is well-versed in the plan.
 - Train staff that may be required to take on new roles at short notice.
 - Evaluate how the preparation timeline may be impacted by the pandemic. Response actions might take longer because there are constraints. Or, it might be quicker: Idle plants can put protective measures in place well before a storm.
 - Verify the availability of emergency power and fuel supplies. Be aware that fuel delivery may be delayed.
 - Revisit salvage and recovery plans to verify which vendors remain available.
 - Be aware that salvage and recovery efforts may be delayed due to illness and other personnel restrictions. Think strategically about what needs to be repaired first to maintain your revenue stream.

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.

- **Natural Hazard Emergency Response**
 - Ensure emergency response plans remain adequate to respond to flood, wind, wild-land fire, etc.

- **Temporary Structures and Suspended Construction**
 - Consult with FM Global regarding the use of temporary structures. Such structures should be designed to withstand anticipated natural hazards.
 - Locate temporary structures and outdoor storage outside of known flood zones.
 - Adequately secure suspended construction projects from natural hazards.



□ **Flood Hazard Mitigation**

- Install flood barriers and opening protection. Consider doing this now for idled facilities.
- Verify inventory of temporary barriers, emergency pumps, and related equipment/hardware to ensure all materials are available and safeguarded.
- Relocate susceptible equipment and/or product above known flood levels.
- Fill empty storage tanks to prevent them from floating.

□ **Hurricane and Hail Hazard Mitigation**

- Install window shutters, loading dock door braces and other opening protection. Do this now for an idle facility.
- Secure all outdoor storage to resist strong winds.
- Secure all panels/doors on roof-mounted equipment.
- Remove any loose and unneeded equipment from the roof (e.g., old antennas, ladders).
- Clear roof drains and gutters to prevent water from accumulating on the roof.
- Verify inventory of plywood, shutters, braces, hardware to ensure all materials are available and safeguarded.
- Check on the facility following a hailstorm or high wind event; make repairs to minimize water damage in the facility.

□ **Earthquake Hazard Mitigation**

- Facilities may have increased storage of ignitable liquids or flammable gases. Secure these containers to resist toppling in an earthquake.
- It is typical for the building department to certify a building before occupancy is permitted following an earthquake. Be aware that this process may be delayed during a pandemic.

□ **Wildland Fire Hazard Mitigation**

- Communicate the facility's status with the local fire department (i.e., is it operating or idle?)
- Recognize that the fire service response to a wildland fire may be scaled back due to firefighter illness and/or the need to limit large-scale firefighting efforts to minimize spread of illness. As a result, facility preparation is even more critical.
- Clear vegetation away from important structures and utilities.
- Remove debris from the building perimeter, roof drains and roof gutters.
- Close fire-rated shutters. Consider doing this now for an idle facility.
- Install steel or bronze mesh or spark screens for vents and chimneys.
- Relocate outdoor storage into trailers or bring it indoors if safe to do so.

USEFUL RESOURCES

These FM Global resources can provide you with additional information:

- [Emergency Checklist: Flood \(P9805\)](#)
- [Creating a Flood Emergency Response Plan \(P0589\)](#)
- [Emergency Checklist: Wind \(P9308\)](#)
- [Emergency Checklist: Earthquake \(P9807\)](#)

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. FM Global and AFM clients can contact their account engineer.



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