

Earthquake response plan

Earthquakes

- Certain areas of the United States are more prone than others to experience an earthquake. The states of Hawaii, Alaska and California lie along the Pacific Ring of Fire, one of the most active earthquake zones. States of Washington and Oregon, also along the Pacific Coast are experiencing more earthquakes than in the past, and surprisingly Oklahoma, Nevada and Utah are prone to seismic activity.
- Earthquakes present a unique set of conditions and complexities for your business and your insurance recovery. Let's discuss what steps to consider when this natural disaster strikes.

During an earthquake

- **Stay calm!**
- If you and your employees are indoors when the earthquake strikes, stay there.
- If you are outside, stay away from chimneys, buildings, trees and power lines.
- If evacuation is necessary, use stairways not elevators to exit upper floors.

After an earthquake

- You and your employees should move slowly throughout the facility following the event. There most likely will be aftershocks. Don't expect to have telephone or electrical service. If you do have electricity, proceed with extreme caution as the service might be compromised and in disrepair thereby creating opportunities for electrical shocks.
- Expect aftershocks.
- Turn off utilities if necessary.
- Shut off natural gas at gas main line — refer to Emergency Shut-off Map — know location and practice.
- Notify your insurance company of any initial damages discovered.
- Engage your disaster recovery team and set a time and place to meet to initiate your plan.

- Conduct a systematic search, building by building, starting with the lowest numbered building and unit number of your community to determine if residents are safe. Take a status report to show vacancies ... to save time. Take all keys on large key rings.
- Tag by wrapping a length of yellow caution tape around the doorknob of each unit checked with no injured person inside.
- Check for injuries, provide first aid, as possible, to those that are injured and notify appropriate authorities.
- Put all telephone receivers on the hooks.
- Do not light matches. Make safety inspections using flashlights only.
- Check for fires, gas leaks and water leaks.
- Extinguish any fires as possible.
- Call by landline or cellular telephone to report fires, injuries, or severe damage to 911.
- Call by landline, up the "chain of command" to any off-site Regional Property Manager.
- Check storage areas for chemical spills and clean them up.
- Listen to radio for emergency information.
- Clear elevators and stairwells. Secure elevators so no one can be caught inside.
- Clear driveways to permit emergency vehicles access to your community.
- Clean up and repair.
- Check structures for damage and secure areas of instability.
- Document with your phone, pencil and paper or any other resource, the list of damaged equipment, building components, inventory, and any other assets you find. Keep a running list of damages and take photographic records of everything.
- Notify your insurance company and your Lockton property claim advocate of any initial damages discovered.
- Engage your disaster recovery team and set a time and place to meet to initiate your plan.
- Secure buildings against looting.

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Post-earthquake inspection — physical damages

Here are some hints on what to look for:

- Examine the entire outside of the structure for collapse or obvious movement off the foundation.
- Check the ground for fissures or areas where the ground may have shifted. Are there any breaks in fence lines or other structures that might indicate nearby damage?
- Does the building look crooked or out of plumb?
- Is the floor or roof pulling away or separated from the building supports?
- Does the floor feel “bouncy,” “soggy,” or “mushy” when you walk on it? This may indicate damage under the floor.
- Has anything fallen off the chimney or parapet? Are there any signs of cracks in the chimney’s mortar? Such cracks can be fire hazards or allow deadly carbon monoxide to leak into the house.
- Inspect stairs for stability. If they were solid before the earthquake, and now they wobble when you walk on them, they may be a hazard. Are the banister and supporting columns secure?
- Are any windows or doors newly jammed or blocked? Can you easily raise and lower windows, or have they become difficult to move since the quake? Do all doors open and close without resistance?
- Look in the crawl spaces, stairwells, basements, attics and other exposed areas for signs of damage such as exposed or cracked beams, roof leaks, and foundation cracks.
- Check basement floors and exterior walls for cracks and bulges that may indicate more serious problems.
- Look for damage to ceilings, partitions, light fixtures, the roof, tanks, and other attachments to the main frame of the structure.
- Check your furnace and hot water heater connections to make sure they are tight and not leaking.
- Check for sewage and water line damage. If you suspect sewage lines are damaged, avoid using the toilets and call a plumber. If you are on “city water” and the water pipes are damaged, contact the water company and avoid using water from the tap. If you have a well and suspect damage to the well or pipes, do not use the water and call a well company. You can obtain safe water from undamaged water heaters or by melting ice cubes.
- Are there new or bigger cracks in the drywall, stucco, or plaster? Does the drywall have “stair step” cracks — a clear indicator of earthquake damage? Check closely around window and door frames for radiating cracks, the most common site of cracks from earthquakes.

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Next steps for recovery

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Tasks to complete	Person assigned to	Date/time completed
Contact recovery team and plan recovery operation.		
Have a copy of business license to prove association with business and need to enter area.		
Have positive proof of identity and display to gain access.		
Photograph or videotape damaged property.		
Separate damaged from undamaged property.		
Consider whether to establish contracts for supply and equipment replacement, cleanup, and restoration.		
Keep track of all expenditures and reports (police, fire, etc.).		
Maintain records of injuries and document incidents, investigations, etc.		
Secure buildings by ventilating to rid from build up of gasses and bad odors.		

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Next steps for recovery

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Tasks to complete	Person assigned to	Date/time completed
Provide temporary repairs to make building secure from vandalism or further building damage.		
Computer liaison or IT regional coordinator should communicate with corporate it department.		
Computer liaison/regional coordinator refer to the corporate it disaster recovery plan.		
Organize and cleanup of disaster site.		
Organize salvage of usable supplies, equipment and inventory.		
Arrange alternate work space.		
Secure alternate power source and re-energize work place.		
Arrange for private security to police disaster site.		
Conduct an inventory of damaged supplies and equipment.		
Arrange for delivery of new supplies for activated work place.		
Contact all team members to coordinate return to work.		
Contact corporate HR to coordinate payroll, team member benefits, and extraordinary assistance such as daycare, counseling, etc.		

How can Lockton help?

- We work with you and your team members to liase with insurance company personnel in documenting and preparing your insurance claim.
- We will set up a cadence of meetings with you and your insurance team to keep the claim procedure and processes on track.
- We help you to apply your losses to various areas of coverage. This might include direct and indirect damages from the fire, business income and contingent income loss, as well as supply chain impacts.
- Often, and with some frequency, we will request advance payments from your insurers to help keep your revenue stream impacts minimized.
- An earthquake results in significant economic losses to companies. Lockton is here to help with highly experienced claims advocates and other brokerage Associates.