



# SafetyAlert

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## Tornado and Severe Weather Planning Guide

Spring and summer are severe weather and tornado seasons and we want you and your business to be prepared in the event of a severe storm. Although uncommon in the Northeast area, tornadoes can occur in any state and happen with little or no warning. On June 1, 2011, a broken line of storms over New England spawned 6 confirmed tornadoes, the most powerful; an EF3 struck Springfield, MA resulting in 4 fatalities. Formed from powerful thunderstorms, tornadoes can uproot trees and buildings and turn harmless objects into deadly missiles in a matter of seconds. Damage paths can be in excess of one mile wide and 50 miles long.

The Beacon Mutual Insurance Company is here to help you by providing resources you can use to safely prepare your business for a pending severe weather storm and during disaster recovery. This tornado and severe weather safety alert contains information on the precautions to take before, during and after the storm.



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*\*Beacon Mutual works out of a comprehensive and pre-tested Business Contingency Plan with its own backup power supplies. All communications with the company remain intact through its primary telephone and Internet connections during the advent, occurrence and aftermath of catastrophic events.*



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## How to Plan for a Tornado or Severe Weather

Tornadoes are nature's most violent storms. Spawned from powerful thunderstorms, tornadoes can cause fatalities and devastate a neighborhood in seconds. A tornado appears as a rotating, funnel-shaped cloud that extends from a thunderstorm to the ground with whirling winds that can reach 300 miles per hour. Damage paths can be in excess of one mile wide and 50 miles long. Every state is at some risk from this hazard. Some tornadoes are clearly visible, while rain or nearby low-hanging clouds obscure others. Occasionally, tornadoes develop so rapidly that little, if any, advance warning is possible. Before a tornado hits, the wind may die down and the air may become very still. A cloud of debris can mark the location of a tornado even if a funnel is not visible. Tornadoes generally occur near the trailing edge of a thunderstorm. It is not uncommon to see clear, sunlit skies behind a tornado.

### Be Prepared

Ask your local emergency management office about the community's tornado warning system.

Purchase a NOAA Weather Radio with a warning alarm tone and battery backup. Listen for tornado watches and warnings.

### Understand the Warnings

**Tornado Watch** -- Tornadoes are likely. Be ready to take shelter. Stay tuned to radio and television stations for additional information.

**Tornado Warning** -- A tornado has been sighted in the area or is indicated by radar. Take shelter immediately.



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## Before a Tornado

1. To begin preparing, you should build an emergency kit and make a communications plan.
2. Ask your local emergency management office about the community's tornado warning system.
3. Purchase a NOAA Weather Radio with a warning alarm tone and battery backup. Listen for tornado watches and warnings.
4. Listen to NOAA Weather Radio or to commercial radio or television newscasts for the latest information. In any emergency, always listen to the instructions given by local emergency management officials.
5. Be alert to changing weather conditions. Look for approaching storms.
6. Look for the following danger signs:
  - Dark, often greenish sky
  - Large hail
  - A large, dark, low-lying cloud (particularly if rotating)
  - Loud roar, similar to a freight train
  - If you see approaching storms or any of the danger signs, be prepared to take shelter immediately.



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## During a Tornado

If you are under a tornado warning, seek shelter immediately!

IF YOU ARE IN:	THEN:
<p>A structure (e.g. residence, small building, school, nursing home, hospital, factory, shopping center, high-rise building)</p>	<p>Go to a pre-designated shelter area such as a safe room, basement, storm cellar, or the lowest building level. If there is no basement, go to the center of an interior room on the lowest level (closet, interior hallway) away from corners, windows, doors, and outside walls. Put as many walls as possible between you and the outside. Get under a sturdy table and use your arms to protect your head and neck.</p> <p>In a high-rise building, go to a small interior room or hallway on the lowest floor possible.</p> <p>Do not open windows.</p>
<p>A vehicle, trailer, or mobile home</p>	<p>Get out immediately and go to the lowest floor of a sturdy, nearby building or a storm shelter. Mobile homes, even if tied down, offer little protection from tornadoes.</p>
<p>The outside with no shelter</p>	<p>Lie flat in a nearby ditch or depression and cover your head with your hands. Be aware of the potential for flooding.</p> <p>Do not get under an overpass or bridge. You are safer in a low, flat location.</p> <p>Never try to outrun a tornado in urban or congested areas in a car or truck. Instead, leave the vehicle immediately for safe shelter.</p> <p>Watch out for flying debris. Flying debris from tornadoes causes most fatalities and injuries.</p>

## After a Tornado

Injury may result from the direct impact of a tornado or it may occur afterward when people walk among debris and enter damaged buildings.

A recent study showed that 50 percent of tornado-related injuries were suffered during rescue attempts, cleanup and other post-tornado activities. Nearly a third of the injuries resulted from stepping on nails.



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Because tornadoes often damage power lines, gas lines or electrical systems, there is a risk of fire, electrocution or an explosion. Protecting yourself, your business and your employees requires promptly treating any injuries suffered during the storm and using extreme care to avoid further hazards.

## Injuries

Check for injuries. Do not attempt to move seriously injured people unless they are in immediate danger of further injury. Get medical assistance immediately. If someone has stopped breathing, begin CPR if you are trained to do so. Stop a bleeding injury by applying direct pressure to the wound. Have any puncture wound evaluated by a physician. If you are trapped, try to attract attention to your location.

## General Safety Precautions

Here are some safety precautions that could help you avoid injury after a tornado:

1. Continue to monitor your battery-powered radio or television for emergency information.
2. Be careful when entering any structure that has been damaged.
3. Wear sturdy shoes or boots, long sleeves and gloves when handling or walking on or near debris.
4. Be aware of hazards from exposed nails and broken glass.
5. Do not touch downed power lines or objects in contact with downed lines. Report electrical hazards to the police and the utility company.
6. Use battery-powered lanterns, if possible, rather than candles to light rooms without electrical power. If you use candles, make sure they are in safe holders away from curtains, paper, wood or other flammable items. Never leave a candle burning when you are out of the room.
7. Never use generators, pressure washers, grills, camp stoves or other gasoline, propane, natural gas or charcoal-burning devices inside your business, home, basement, garage or camper - or even outside near an open window, door or vent. Carbon monoxide (CO) - an odorless, colorless gas that can cause sudden illness and death if you breathe it - from these sources can build up in your living and work spaces and poison the people inside. Seek prompt medical attention if you suspect CO poisoning and are feeling dizzy, light-headed or nauseated.
8. Hang up displaced telephone receivers that may have been knocked off by the tornado, but stay off the telephone, except to report an emergency.
9. Cooperate fully with public safety officials.
10. Respond to requests for volunteer assistance by police, fire fighters, emergency management and relief organizations, but do not go into damaged areas unless assistance has been requested. Your presence could hamper relief efforts and you could endanger yourself.



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## Inspecting the Damage

1. After a tornado, be aware of possible structural, electrical or gas-leak hazards. Contact your local city or county building inspectors for information on structural safety codes and standards. They may also offer suggestions on finding a qualified contractor to do work for you.
2. In general, if you suspect any damage to your business, shut off electrical power, natural gas and propane tanks to avoid fire, electrocution or explosions.
3. If it is dark when you are inspecting your business, use a flashlight rather than a candle or torch to avoid the risk of fire or explosion.
4. If you see frayed wiring or sparks, or if there is an odor of something burning, a qualified employee should immediately shut off the electrical system at the main circuit breaker.
5. If you smell gas or suspect a leak, turn off the main gas valve, open all windows and leave the building immediately. Notify the gas company, the police or fire departments, or State Fire Marshal's office and do not turn on the lights, light matches, smoke or do anything that could cause a spark. Do not return until you are told it is safe to do so.



## Safety During Clean Up

1. Wear sturdy shoes or boots, long sleeves and gloves.
2. Learn proper safety procedures and operating instructions before operating any gas-powered or electric-powered saws or tools.
3. Clean up spilled materials, e.g., flammable liquids and other potentially hazardous materials.

## Prepare Your Business & Listen to Local Officials

Learn about the emergency plans that have been established in your area by your state and local government:

<http://www.ready.gov/warning-systems-signals>

In any emergency, always listen to the instructions given by local emergency management officials.

Learn about programs, services, and resources at U.S. Small Business Administration.

[\(http://www.sba.gov/\)](http://www.sba.gov/) and at

<http://www.ready.gov/tornadoes>)



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## Federal and National Resources

If you require more information about any of these topics, the following resources may be helpful.

**Tornado Protection - Selecting Refuge Areas in Buildings. FEMA 431.** Intended primarily to help building administrators, architects and engineers select the best available refuge areas in existing schools.

**How to Guides to Protect Your Property or Business from High Winds.**

## Related Web Sites

Find additional information on how to plan and prepare for a tornado and learn about available resources by visiting the following websites:

- Federal Emergency Management Agency
- NOAA Watch
- American Red Cross

Source: Ready.gov

<http://www.ready.gov/tornadoes>

## Controlling Workers' Comp Risks During Disaster Recovery Efforts: Protecting Your Employees and Your Bottom Line

As businesses go through storm cleanup, repair and reopening, employees may be needed to perform tasks to which they are unaccustomed and for which they are not trained. Here are some tips to help you avoid needless accidents and injuries that are associated with recovery efforts. Taking a little time to train employees in the following areas will pay off in a big way:



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## Lifting and Carrying

- Where possible, get employees to use two-wheeled hand trucks, wheelbarrows or carts. If this is not possible, instruct employees to get co-workers' help. Encourage work in teams of two or more for heavier loads.
- When removing wet carpet, pull evenly and carefully without jerking to avoid back strain. Cut carpet into small sections.
- Always use proper lifting techniques:
  1. Lift with your legs by squatting, not bending, near the load.
  2. Maintain secure footing and ensure a good grip on the load.
  3. Keep your back straight as you lift.
  4. Do not twist at the waist when lifting or lowering.

## Falls

Falls are an all too common type of accidental injury. When working at elevations, keep in mind the following fall prevention and protection guidelines:

### Falls from Ladders or Scaffolds:

1. Select the correct ladder for the task.
2. Do not use ladders near power lines.
3. Transport ladders horizontally, not vertically.
4. Use caution around blind turns.
5. Do not toss or drop the ladder as rough use can weaken it.
6. Always inspect the ladder for good footpads, slippery substances on the rungs, or loose parts.



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7. Set up and use the ladder correctly:
8. Complete as much prep work as possible on the ground before climbing a ladder.
9. Provide a solid, level surface for the ladder.
10. Use barricades to block traffic.
11. Place extension ladders at the proper angle using the four-to-one rule. The ladder base should be placed one foot from the vertical support for every four feet of ladder height.
12. With a co-worker's help, tie off or brace extension ladders as close to the upper support as possible.
13. When a ladder is used to access an upper level, it should extend at least three feet beyond the support point.
14. Spreaders (the horizontal pieces connecting the legs of A-frame folding ladders) should be locked in place.
15. Avoid carrying tools by hand up a ladder; use a tool belt.
16. Face the ladder when climbing or descending, keeping at least one hand on the rails at all times.
17. Allow only one person on a ladder at a time.
18. Never stand on the top two rungs or steps.

## **Falls from Roofs:**

1. Jobs that require workers to be on roofs should be left to professional, trained contractors whenever possible.
2. A ladder should extend at least three feet above the roofline.
3. Install slide guards (2" X 6" boards secured at a 90-degree angle to the roof surface).
4. Wear shoes with slip-resistant soles.
5. Use of fall protection devices such as lifelines, shock-absorbing lanyards and body harnesses offer the most protection.

## **Same Level Falls:**

1. Slipping on muddy or slick surfaces or tripping on debris can easily cause back injuries or broken bones. Keep walking areas clear of debris.
2. Wear proper shoes or rubber boots for traction.
3. Avoid walking backward--many trips and falls occur while carrying materials walking backward.
4. Use a hand truck or dolly to carry objects whenever possible. If you must carry objects, make sure you can do so comfortably and see over them.

## **Operation of Heavy Equipment and Chainsaws**

### **Heavy Equipment:**

1. Use qualified operators who are certified, trained and experienced using heavy construction equipment, such as bulldozers, backhoes and tractors.
2. Always lower all attachments, set the brake and turn the equipment off when exiting the operator seat.
3. Before approaching heavy equipment, make sure the operator sees you.
4. Use backup alarms and travel alarms on moving equipment.
5. Mark or barricade the area to keep workers away from operating equipment.
6. Do not lift materials over other workers.
7. Use signal persons to direct operators and protect other workers.
8. Always wear the installed seat belts to reduce the potential for injury if the equipment overturns.



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## Chainsaws:

1. Be sure the chainsaw user is trained and has some experience.
  2. Choose the proper size chainsaw to match the job, and include safety features such as a chain brake, front and rear hand guards, stop switch, chain catcher and spark arrester.
  3. Wear appropriate protective equipment, including hardhat, safety glasses, hearing protection, heavy work gloves, cut-resistant leg wear (chain saw chaps) that extend from the waist to the top of the foot, and boots that cover the ankle.
  4. Do not work around power lines.
  5. Cut at waist level or below to maintain secure control over the chainsaw.
  6. Co-workers should remain at least two tree lengths away from anyone felling a tree and at least 30 feet from anyone operating a chainsaw when removing limbs or cutting a fallen tree.
  7. Each saw cut must be evaluated to identify and avoid the potential movement of trees and limbs. Identify branches that may act as springs and release suddenly when cut.
  8. Clear the surrounding area of tripping hazards and obstructions before starting the cut.
4. Unusual traffic conditions, such as heavier traffic, signal outages, road obstructions, etc.

## Fatigue

- Working long hours may cause fatigue that can result in poor judgment, increasing the risk of injury.
- Plan tasks and pace the work, taking frequent breaks.

## Biohazards

1. A Tetanus booster is needed if a disaster recovery worker is uncertain they have been immunized in the last 10 years.
2. Follow the medical advice of your company's physician or a medical official familiar with workers' exposures.
3. A Hepatitis A vaccination is needed if a worker will be exposed to raw sewerage.
4. A Hepatitis B vaccination is recommended for healthcare workers, first responders, fire and police personnel, and any worker with possible exposure to body fluids.

## Hiring Practices

Most work-related accidents occur with employees on the job a year or less. Thus, new hires need training on any equipment they will use and need frequent oversight by supervisors or co-workers.

1. Basic hiring practices should include the following:
  - a) A written job application form
  - b) Prior employment and reference checks
  - c) A motor vehicle record check for drivers
  - d) A written substance abuse program including pre-employment drug screening
  - e) Written job descriptions with physical demands

## Vehicle Accidents

Motor vehicle accidents are the leading cause of work related fatalities. Urge your employees who drive to be aware of the following risks:

1. Flying debris from other vehicles that are hauling loads.
2. Using cellular phones while driving can easily cause distractions.
3. Working long hours can cause fatigue, which may cause driving accidents.



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2. Newly hired employees should be required do the following:
  - a) Thoroughly review safe work practices and safety rules.
  - b) Review your company's accident-reporting procedures.

devices and procedures in place that reduce the effects of the disaster. Examples include generators for use during a loss of power and sprinkler systems to control fire.

## Key Elements of a Business Contingency Plan

According to a recent study, about half of all companies would be forced to close 3 to 5 years after a major disaster strikes. Would you be one of them? Developing a business continuity plan and then testing it out is the answer to protecting your physical, financial and human assets.

### How do I get started?

To begin, you must identify where your company would be vulnerable in the event that something unexpected occurred. There are three elements in the risk equation, according to Kelley Goggins, a Certified Business Continuity Professional with Fidelity Investments: threats, assets and mitigating factors.

Threats are events or situations that would cause financial or operational impact on your organization. One of your major suppliers going out of business, a fire in your building, your computer system malfunctioning or a key manager in the hospital can all have a big effect on your business. Each threat has a duration of time that the business or operation would not be able to function in a normal manner, if at all. Assets also need to be taken into consideration. A threat could cause lost revenues, recovery costs, fines and loss of good will or competitive advantage. Mitigating factors are the protection

### What do I need to include in my plan?

**Backup power source.** If the power goes out in your building, do you have a way to resume power? What about a UPS (uninterrupted power supply) device to keep your computer running when power is interrupted?

**Computer and communication recovery.** If the phone or computer system malfunctions, do you have an alternate way to keep your business functioning?

**Alternate vendors.** Do you have another supplier you can use in case your current vendors cannot supply? Are they in another area so a severe storm doesn't shut down all of your suppliers?

**Duplication of important records.** Do you have your policy and procedure manuals, critical forms, your customer list and a backup of your computer data at an off-site storage unit?

**Alternate site.** Do you have a place from which you could operate your business if you did not have access to your building? Is it in a different area and not likely impacted by the same disaster? Does it have an adequate power supply in case you must operate additional office equipment? Does it have enough space to accommodate the employees you would temporarily locate there to keep your business running?



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**Testing and reevaluating the plan.** Have you made sure your plan will really work? Do you look at it annually to make sure it will still take care of your needs in case of an emergency? If your plan is not tested to see if it will work, you may not achieve your anticipated recovery time. How long will your customers wait before looking elsewhere?

## Emergency Preparedness Review

*A helpful list of questions to evaluate your plan and its execution*

With thousands of businesses affected by the damaging impact of tornados and severe storms, business owners or managers should take time to consider how well or poorly they prepared for storms.

The following questions may help evaluate how well organized and equipped you were to withstand the potential impact on your business and workforce, and it may assist you in preparing for future emergencies.

### Anticipation

- Did you adequately anticipate the potential damage caused by the storm for your area of the state?
- If you were not near the funnel cloud of the tornado where the most severe weather is sustained, did you anticipate power outages or storm surges that took place in your location?

### Preparation

- Did you begin preparing before storm season started, or did you wait until a storm was about to strike?

- If you waited to begin preparing until a storm was imminent, did you consider the stress this may have caused you and your workforce?
- Were you able to gather the necessary supplies to weather the storm?
- If you lacked pre-planning for your business, did this cause your personnel to lack adequate time to prepare for themselves and their families?

### Supplies

- Were the emergency supplies you gathered for your business the correct type of supplies you needed?
- Were there other supplies you did not have and should consider having on hand for future storms?
- Were your supplies adequate, or should you consider larger quantities in the future?

### Power Outages and Storm Surges

- If you suffered electric power outages or storm surges, did you adequately anticipate the duration and impact this had on your business?
- Did you possess proper back-up power sources?
- Did you secure an alternate operating location (or locations) to allow your business to function at a basic level?
- Did the storm surge and loss of power compromise any important business data or documents needed to operate your business effectively?



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## Emergency Preparedness Plan

1. Did your organization have an emergency preparedness plan in place?
2. If you had a plan, did you follow it thoroughly? Or did you not have a plan in place and simply prepared or reacted the best way you knew how?
3. If you followed a plan, did you evaluate how well you and your personnel performed each aspect of the plan?
4. Was your plan adequate to sustain operations and protect your business and employees?
5. Was the plan's implementation performed as well as anticipated?
6. Did you identify any areas of your emergency preparedness plan that need improvement?
7. Are there procedures that should be added to your plan as a result of your storm experience?

## Future Preparation

Having an effective emergency preparedness plan is vital to the operations of your business or organization. Take time to examine all of the disaster and recovery scenarios you have witnessed--both good and bad--and use this knowledge to help develop a plan for the future. It will be your guide to ensuring a systematic approach to storm preparations, with the primary goal of minimizing the impact of any catastrophic event on your business operations and your personnel.

Develop the best solutions available for your unique situation. Request input from your employees on how best to prepare for future emergencies. Once your plan is written, educate your personnel on each step of preparation and execution to allow for effective implementation if needed in the future.

### Below are some Web sites to assist you with plan development:

[www.ready.gov/business](http://www.ready.gov/business)

[www.fema.gov/areyouready](http://www.fema.gov/areyouready)

<http://www.cdc.gov/niosh/topics/emres/business.html>

[www.osha.gov/SLTC/emergencypreparedness/index.html](http://www.osha.gov/SLTC/emergencypreparedness/index.html)

Below are a few additional helpful links.

U.S. Department of Homeland Security

<http://www.ready.gov/document/ready-business-mentoring-guide-working-small-businesses-prepare-emergencies>  
<http://www.ready.gov>

RI Emergency Management Agency

<http://www.riema.ri.gov/>

RI Department of Health

<http://www.health.ri.gov/>

## Severe Weather Info for Workers

If you are an injured worker with an open claim and are seeking information about your claim status, medical or compensation payment, or need to supply us with a working address and contact number, please call our Claims Department at **888-886-4450** or use the "[Contact Us Online](#)" feature of Beaconmutual.com at <http://www.beaconmutual.com/pages/Contact.aspx>



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## Severe Weather Info for Policyholders

If you are an employer with workers' compensation coverage through Beacon Mutual and need assistance or need to supply Beacon with a working address and contact number, please call our Policyholder Services Hotline at **888-886-4450**.

If you are a Beacon Mutual policyholder and need to report a claim on an injured employee, there are several ways you can report the claim to Beacon Mutual Insurance Company.

**Telephonic Claim Reporting:** Beacon Mutual Insurance Company has a 24/7 toll free claims reporting capability. By calling 1-888-886-4450 you can report an injury directly to a Beacon Representative. By using this service, we will automatically send the First Report of Injury to you, the Department of Labor and your agent. You will immediately be provided with the claim number if your call is made during regular business hours (7:45 AM-5:00 PM).

**On-Line Claim Reporting:** Beacon Mutual Insurance Company provides you with the ability to report your claims on-line 24/7, when it is convenient for you. By using this service, we will again automatically file the First Report of Injury with the Department of Labor and provide a copy to both you and your agent. Please click here to file your report on-line or go to <http://www.beaconmutual.com/Pages/Employers/Employers-Report-Injury.aspx>

**Paper Claim Reporting:** If you choose, you can complete a written first report of injury and either mail it to Beacon's Claims Department at One Beacon Centre, Warwick, RI 02886 or fax it to the Claims Department at 401-825-2980. You may click here to retrieve the form or go to [http://www.dlt.ri.gov/wc/pdfs/Forms/Insurer/EmpFirstRpt\\_DWC\\_01.pdf](http://www.dlt.ri.gov/wc/pdfs/Forms/Insurer/EmpFirstRpt_DWC_01.pdf)

When using this option, please remember it is your responsibility to send a copy to the Department of Labor and to your agent.



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