



Fighting Panic In Disastrous Situations: *Implementing Emergency Action Plans*

If your company experiences an emergency, what are your policies? Do you have a contingency plan, or a method for ensuring your employees are protected? In the insurance industry, all too often we hear about fatalities and injuries occurring in the workplace because leaders didn't implement an emergency action program. With proper planning, employees are well prepared in an emergency to calmly follow guidelines that will lead them out of the affected area and into a safety zone. Consider some of the following programs for your business.

A Comprehensive Lockout/Tagout Strategy

Repairing and updating construction equipment can often be a dangerous task. If proper care is not taken, engines can start up while a mechanic is working, causing injuries and even fatalities. Implementing proper lockout/tagout rules is key to employee protection. According to the Occupational Safety and Health Administration (OSHA) Web site, plans like this prevent 50,000 injuries and 120 fatalities per year.

A detailed lockout/tagout program should include:

- Designating a specific individual to remove equipment from its power source prior to the mechanic working on the machinery.
- Isolating the energy source by locking it down to prevent power from reaching the equipment.
- Placing a sign or other signal on the machinery to show it is unavailable for use while the mechanic is working.

A Respiratory Protection Program

In many industries, employees often work around hazardous chemicals, harmful dust, thick smoke or poisonous gases. Such dangers may cause lung cancer, diseases or death. The air we breathe is our life supply, so it's only fitting that companies have a respiratory protection program. With a plan to battle detrimental fogs, mists and vapors, you can pass OSHA standards with flying colors, and your employees can rest assured that their health is protected.

A good respiratory protection program includes:

- Supplying workers with the appropriate respiratory equipment for their field.
- Training employees how to properly use their respirators.
- Keeping each respirator in working order and in a central place.

Fire Evacuation Tactics

As a student, do you remember filing out of your classroom to practice escaping from a fire? Fire drills shouldn't be limited to grade school. Every employee in your building should know the evacuation routes and escape tactics to use in the event of an outbreak. If workers are expected to use firefighter equipment, each should be trained to safely use the tools.

When creating your fire evacuation program, consider including:

- A method of accounting for all your employees.
- Adding an alarm system throughout the entire building.
- Procedures for evacuating disabled employees.

"All plans should be published and kept in a central location for easy access. With strategies in place to keep your workers safe, panic will decrease and safety will increase during emergency situations."

Natural Disaster Plans

On the Gulf Coast, our biggest natural threats are hurricanes and flooding. With some of the largest hurricane disasters, like Hurricane Ike, in our recent past, it has become increasingly important to have natural disaster plans for your business.

Also known as Contingency Plans, these strategies should include:

- Minimizing the effects of the storm on your business (pre-cut plywood sections for windows, sandbags for doorways, etc.).
- Identifying which items should be moved to a safe place (equipment, records, etc.).
- Unplugging all electrical items (computers, machinery, etc.).

Be proactive about the safety of your employees. To create a comprehensive emergency action plan, every company should refer to the OSHA standards for their specific field. While not every business is required to have emergency plans, company leaders should strongly consider implementing them, if only for employee safety. All plans should be published and kept in a central location for easy access. With strategies in place to keep your workers safe, panic will decrease and safety will increase during emergency situations.



MASTERS

ABOUT THE AUTHOR:

Ron Masters is the president and CEO of MaximGroup, a financial services company in the greater Houston area. As president, Ron manages the operations of all facets of the company's expanded business, overseeing more than 50 employees in three locations and providing commercial insurance, risk management, employee benefits, and other financial services to more than 8,000 clients. A licensed risk manager and Certified Insurance Counselor, Masters serves on the boards of BAHEP, the Myron F. Steves Advisory Council, and the Bay Area Houston Transportation Partnership. He is a former president of the Galveston County Independent Agents Association, former chairman of Clear Lake Regional Hospital, and former board member of Devereux Texas Treatment Network.