

TORNADO PREPAREDNESS

Q&A With Jim Gustin, Travelers

According to National Center for Environmental Information, an average of more than 1,000 tornadoes occur each year in the U.S. Jim Gustin, risk control director for Travelers Cos. Inc., describes a pre-emergency plan to help businesses prepare for tornado strikes as well as information for keeping workers safe during and after inclement weather.

PSJ: What signs should safety professionals or employees be aware of to help spot a tornado?

Jim: I think it is a great idea for people to get weather alerts on their phones. Even if they're not specifically watching outside and looking at the weather, they can remain aware of inclement weather. Travelers has its own weather alert system available on the Internet.

There are some signs that people can look for that might indicate that a tornado is possible, such as strong rotation in the clouds, whirling dust or debris on the ground, heavy rain or hail, intense wind shifts, dark skies or a loud continuous roar or rumble that doesn't fade like thunder. Some people often describe the sky as green, sounds like the roar of a freight train, or even seeing wall clouds, where clouds are lowering toward the ground.

PSJ: What are some of the risks businesses not located in high-risk areas can face?

Jim: A significant risk is often the lack of preparation, the danger of thinking that it cannot happen there, and therefore, not being prepared in the event that something does happen.

PSJ: Your company has a pre-emergency plan for businesses in the event of a tornado. Can you walk us through that plan?

Jim: The plan has seven points. The first is shelter, designating a safe place in a facility. In the event of a tornado warning, this is the safest place to be in the facility. Shelter also means being able to identify and document the quickest and safest path to that shelter area.

The second point is supplies. We often suggest having some kind of a disaster survival kit available that includes tornado-specific safety supplies, a whistle to signal for help if you get trapped under debris, flashlights, extra batteries and a portable weather radio.

Third is separation. This is about ensuring that a plan is in place to communicate with employees and potentially their families if a tornado strikes.

Safety is the fourth point, which means ensuring that everyone understands the proper methods and procedures. When you get into the designated tornado area, this means understanding the proper method for crouching and covering your head to ensure that falling debris does not cause injuries that could be avoided. It is also important to ensure that the shelter is stocked

with potentially large, sturdy objects such as desks or couches that can be used as shelter from falling debris.

Fifth is personnel or visitors, which involves making sure that you know who is in the facility at all times. This includes not only employees, but also any visitors to the facility or customers. The goal is to be able to account for everyone in the event of a disaster.

The sixth point is drills. We recommend that companies conduct routine drills to ensure that employees understand their responsibilities, and that they can execute those responsibilities in a real emergency.

The last point is inventory. Businesses should keep an up-to-date inventory of business property and keep that list in a safe place so that, in the event of damage or loss, you have a list of items to cross-reference and submit to insurance.

PSJ: What other prevention strategies can companies implement to protect facilities from damage caused by tornadoes?

Jim: Make sure you maintain foliage and trees surrounding the facility in good condition. This can include monitoring trees and looking for broken or fallen limbs, or uprooted shrubbery. These objects can be blown around and could cause damage to a property. Check for cracked or splitting branches and remove dead limbs from the area.

Ensure the upkeep of buildings, making sure that roofs, doors and windows are kept structurally sound. Roofs are often the most susceptible to damage, followed by walls and openings. Ensure that any roof-mounted equipment such as HVAC systems, signs, equipment, wires and supports are anchored and in good repair. Replace or repair any weak or damaged door hinges or latches, and verify that auxiliary or emergency lighting is in proper working order.

Beyond the building or the structure, ensure that objects such as outdoor storage units are secured or that there is a plan in place to move or properly secure these items in the event of a storm. This includes any objects or structures that can become airborne and cause damage to the main structure.

PSJ: What can a business do to protect workers and property during a tornado?

Jim: Going back to the shelter portion of the pre-emergency plan, move everyone to the pre-designated shelter area, then keep people away from

Jim Gustin

Jim Gustin is the risk control property technical director at Travelers Cos. Inc., where he has worked for nearly 30 years. He has a passion for providing training and tools to risk control professionals so they can reduce exposure to businesses from natural disasters. Gustin holds a B.S. in Civil Engineering from Clemson University.



MEINDERT VAN DER HAVEN/ISTOCK/GETTY IMAGES PLUS

Having a plan for what to do in the event of an emergency or catastrophe is important to be able to help ensure that you keep the business in operation.

windows because they can shatter when hit by flying debris. During the heavy weather, employees should crouch and cover their heads and bodies with blankets or pillows. Always wait until the wind has completely died down, the precipitation has stopped, and the roar of the storm has ended. Be aware that a storm can produce or spawn multiple tornadoes; just because one may have ended, this doesn't mean there aren't more.

PSJ: On the topic of shelters, what are ideal places for shelter in a typical facility?

Jim: If you have the option of a basement, that's the best solution. That isn't always the case, so ideally, you want to put as many walls as you can between you and the outside of the facility. This could be interior rooms without windows. Always put the most structure between you and the outdoors, and between you and any potential damage to the building exterior or flying debris.

PSJ: What best practices can businesses follow for communicating with employees, families or emergency personnel in the event of a tornado?

Jim: First and foremost, businesses should establish some kind of a notification plan for employees. Not just with employees, but with vendors, customers or other important stakeholders so that there is a plan for who and how you're going to get in touch with everyone. Ensure that there are multiple avenues or opportunities for communication including e-mail, websites, text messaging, social media or prerecorded 800 numbers, not just phone calls. Many people say that text messaging is the most important mode of communication to remember because in inclement weather, cell towers and phone lines are often down. Not only are people trying to call out of an affected area, but also their family members are trying to call into the area, which can jam the phone lines. Since text messaging requires relatively little data, messages often go through quickly. This can be helpful for employees and family members to communicate when phone calls may not go through.

PSJ: What post-tornado strategies can businesses implement to protect workers during cleanup?

Jim: First, ensure employee safety following an event. After an event, everything has been disrupted, all kinds of debris may have flown around the area. Avoid areas near downed power lines, including nearby water or puddles. You can work to protect property from further damage after an event by boarding up broken windows or doors, or using tarps to keep additional rainwater out and avoid water damage.

Be wary of gas lines that could have been damaged or broken during the storm; if a gas leak is suspected, get out of the building, call the utility company and stay away from the property until the utility company determines that it is safe to enter. Also, be cautious of hazards that may be a product of the storm such as sharp or broken objects, damaged tree limbs or other structures that may have been damaged by high winds or water.

We also encourage people to ensure that they are keeping accurate records of their expenses. If money is spent on cleanup or temporary repairs, save the bills and receipts. Avoid making permanent repairs until a claims professional has reviewed the damage. Look through the company's inventory and any damaged property, take photos, and create a list of damaged contents, descriptions of those items, names of manufacturers, brand names, where they were purchased and the date of purchase. Photos, videotapes or recordings of property inventories are useful in these situations.

PSJ: Any additional tips for businesses that have not experienced a tornado?

Jim: It helps to be prepared for the unexpected. I recommend preparing for tornadoes or other natural disasters or catastrophes by developing or updating the business continuity plan, outlining a strategy for keeping the business running during a severe weather event.

Travelers breaks down that business continuity plan into four steps. The first step is to identify threats or risks that would impact employees, customers, vendors, property or operations. Second, conduct a business impact analysis to determine how those threats or risks can impact the business and understand which parts of the business are critical to operations. Third, adopt controls for prevention, mitigation and recovery to help reduce the impact or severity of the event. Finally, implement, test and adjust the plan routinely to ensure that it will work as intended. Also, regularly review insurance policies and limits to make sure the property is appropriately covered.

An insurance policy alone is not a business continuity strategy. A business continuity plan needs to be combined with proper insurance such as business interruption, extra expense and contingent business interruption coverage. Having a plan for what to do in the event of an emergency or catastrophe is important to help ensure that the business stays in operation. **PSJ**