

# Risk A/T<sup>®</sup> Work



*Risk A/T<sup>®</sup> Work* is a forum dedicated to sharing safety and loss control tips with our brokers and insureds. **Risk A/T<sup>®</sup>** is our proprietary risk management approach promoting informed risk analysis based on two behavioral factors — **A**ptitude and **T**olerance.

## Disaster Preparedness – How to plan for the unexpected

**Claire Mahlmeister**, Risk Control Specialist, Sompo, [cmahlmeister@sompo-intl.com](mailto:cmahlmeister@sompo-intl.com)

Disasters—natural and man-made—can strike at any time, often with little or no warning, threatening lives, disrupting operations, and impacting an organization's financial wellbeing. For any business – large or small - preparedness is not just about responding to emergencies; it's about safeguarding employees, protecting your property and other assets, and ensuring long-term resilience.

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### Disaster preparedness

One of the most critical steps in disaster preparedness is assembling and maintaining a comprehensive emergency kit. These kits should contain essential items to sustain individuals for at least 72 hours in the event of a disaster or emergency.

Key components should include:

- non-perishable food
- bottled water
- first aid kit
- prescription and over-the-counter medications
- flashlights and extra batteries
- phone chargers and power cords
- copies of important documents, such as insurance policies, identification, and emergency contact lists

For businesses, consider including items like backup communication devices, employee contact information, and tools to protect critical operational data. It's also essential to tailor kits to the specific needs of users, including accommodations for pets and service animals where necessary.

Regularly update the kit by replacing expired items and ensuring its contents align with current needs. Whether for personal safety or business continuity, a well-prepared emergency kit can be a vital lifeline during a disaster.

### Communication is key

Effective and ongoing communication is vital during a disaster to ensure the safety of employees and continuity of operations. Developing a comprehensive communication plan ensures that everyone knows how to stay in touch and is aware of the designated meeting points or protocols for



regrouping once the event passes. The plan should include contact information for key personnel, and designated point-of-contact and a list of emergency numbers, including local authorities and essential service providers.

Regularly reviewing and practicing the plan helps ensure that everyone understands their roles and responsibilities, enabling swift and coordinated actions before, during and after an emergency.

### **Evacuation plans – know the routes to safety**

An evacuation plan is another critical component of disaster preparedness. This plan should outline the safest and most efficient routes to evacuate your facility, ensuring all employees and visitors can quickly and safely exit during an emergency event. Identify multiple evacuation routes to account for potential obstructions and designate a secure meeting location outside of the danger zone where everyone can regroup and be accounted for.

Ensure that all team members are familiar with the plan and conduct regular drills to practice evacuation procedures. A well-communicated and rehearsed evacuation plan is essential to protecting lives and minimizing disruption during a disaster.

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### **Additional safety measures and resources**

In addition to creating evacuation plans and communication strategies, other proactive safety measures should be considered. These include securing heavy furniture, equipment, and appliances to prevent injuries or damage during a disaster, ensuring a designated employee or employees knows how to safely shut off utilities like gas and electricity, and staying informed about potential hazards in your area.

Engaging with local emergency services and preparedness programs can also strengthen your readiness efforts.

Businesses can take an active role in emergency preparedness by participating in drills, volunteering with local response organizations, and promoting disaster awareness and training in the workplace.

One valuable resource is the Community Emergency Response Team (CERT) program is a national initiative supported by FEMA. CERT educates volunteers about disaster preparedness for hazards specific to their area



and trains them in basic disaster response skills, such as fire safety, light search and rescue, team organization, and medical operations. The program provides a consistent, nationwide training that enables professional responders to rely on CERT members during disaster situations.

CERT programs can be customized to address the unique needs of workplaces, making them an excellent resource for businesses seeking to enhance their disaster readiness. By participating in CERT training and drills, businesses can empower their employees, build resilience, and contribute to a safer community while ensuring continuity during emergencies.

### **The importance of proactive measures**

Disaster readiness is a critical aspect of safeguarding both people and operations. By taking the proactive steps, such as creating emergency kits, developing communication and evacuation plans, and getting involved in community preparedness programs, we can mitigate the impacts of disasters. Remember, preparedness is a shared responsibility, and everyone has a role to play in building a safer, more resilient workplace.

### **We're here to help**

Disaster readiness is essential to safeguarding your people, property, and business operations. By prioritizing preparation, implementing proactive measures, and fostering a culture of resilience, businesses can effectively navigate unforeseen challenges and ensure continuity in the face of disruption. Contact your Sompo Risk Control Specialist or reach out at +1 877 667 5733 or [RiskControlQuestions@sompo-intl.com](mailto:RiskControlQuestions@sompo-intl.com) to discuss safeguarding your property and people with confidence.

#### **ABOUT SOMPO**

Sompo works through a global distribution network of retail and wholesale brokers and MGUs to provide high-quality and responsive services to a broad range of clients from large multinationals to small businesses. We offer diverse specialty capabilities across a broad range of products and industry verticals.

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