

# Risk A/T<sup>®</sup> Work

*"An ounce of prevention is worth a pound of cure."* Benjamin Franklin 1736



We are pleased to introduce the next edition of **Risk A/T<sup>®</sup> Work**, 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 which promotes informed risk analysis based on two behavioral factors — **Aptitude** and **Tolerance**.

## ABOUT US

Sompo International Insurance 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.

If you would like to subscribe to **Risk A/T<sup>®</sup> Work**, please contact Victor Sordillo at [vsordillo@sompo-intl.com](mailto:vsordillo@sompo-intl.com)

*Disclaimer: The recommendations and contents of this material are provided for information purposes only. It is offered only as a resource that may be used together with your professional insurance advisor in maintaining a loss control program. Sompo International assumes no liability by reason of the information within this material.*

To learn more, visit us at:  
[www.sompo-intl.com](http://www.sompo-intl.com)

## Reopening Properties: Limiting Potential Environmental-Related Liabilities

*Eugene P. Wingert CHMM, ERM, Vice President, Environmental Risk Specialist, Sompo Global Risk Solutions, [ewingert@sompo-intl.com](mailto:ewingert@sompo-intl.com)*

As companies prepare to welcome their workforce back to the office, it is crucial to ensure that buildings are as ready to receive the employees, as they are to return. Perhaps the most universal risk companies face as they prepare to re-open properties stems from a lack of use during COVID-19 shutdowns, resulting in conditions that could cause bodily injury or property damage if not properly remediated. Identifying and managing these risks through a formal response program is crucial to limit environmental-related liabilities.

### Managing and Minimizing Environmental Exposures

After any long-term building closure, a reduction in normal water use can create hazards for returning occupants including Legionella, water intrusion and mold. Prior to a full opening, measures can be taken to manage and minimize environmental exposures including:

- **Legionella:** The CDC and ASHRAE have developed guidance for comprehensive water management programs and describe preventative actions to reduce and monitor for Legionella exposures including:
  - Periodic sampling of water quality
  - Flushing of water systems
  - Cleaning decorative features (e.g., fountains)
  - Maintaining and cleaning cooling towers and hot water heaters
  - Developing a checklist to respond to potential Legionella risks
- **Water Intrusion and Mold:** Maintaining humidity levels of less than 50% in a building will minimize potential mold growth during a prolonged shutdown. As the building is prepared for reopening, thorough inspections should be undertaken.
- **Special Considerations for Managing Water Damage:** There's an additional risk associated with older buildings constructed before the early 1980s damaged by water intrusion or floods. Water-damaged asbestos-containing materials – such as pipe insulation, window caulk, or ceiling tiles – will require special handling and abatement. If the plumbing contains lead (e.g., piping or soldered joints), the leaks pose an added pollution risk.
- **Storage Tanks and Containers:** As severe weather impacts become more common, measures need to be taken to ensure that damages to tanks and/or containers do not cause a release of fuels or chemicals. This is especially true at buildings shut down due to COVID-19 restrictions. If a building sustained any damages from severe weather, inspections need to occur to determine whether environmental damages happened. Flooding, for example, may have damaged above-ground storage tanks which could result in a release and environmental damages. Understanding a tank's inventory and contents is an important step to managing this risk. If a tank has been impacted, several measures can be taken, including:
  - For small spills, use absorbent pads for containment
  - For larger spills, contact local or state environmental agencies and a response specialist
  - DO NOT pump oil/water mix onto land or into sewers
  - If the tanks are in a confined space, ensure air quality is safe for workers

To maintain protectiveness and avoid future releases, several measures can be taken to protect the tanks and their contents including:

- Anchor tanks to prevent floating or toppling over by flood waters or high winds
- Protect tanks from falling limbs, floating debris, or high currents
- Ensure connections to the tank are watertight
- Develop a Flood and Release Response Plan

The long-term consequences of emerging environmental liabilities make the early identification and proactive management of these exposures critical to the well-being of your people and the property. Please reach out to your Sompo International Risk Control Specialist for additional guidance and information at: [GRSRiskControlQuestions@sompo-intl.com](mailto:GRSRiskControlQuestions@sompo-intl.com).