



Risktopics

2-7.023 August 2011

Tips for property protection during cleanup and recovery operations

Introduction

Following a property loss, take time to expedite recovery efforts in a careful manner. Maintain good communications, apply best loss prevention practices, and take actions that drive restoration efforts while avoiding further loss.

Worker safety

The first priority during any business restoration effort is worker safety. See the Risktopic “Tips for worker safety during cleanup and recovery operations” for further guidance. Nothing in this document is intended to supersede worker safety precautions.

Discussion

Property losses can range from small aggravating events to wide spread regional disasters. Small events may include water leaks or localized fires that affect just a portion of a facility. Regional disasters may result from catastrophes such as earthquakes, floods, or hurricanes.

Whether a loss is due to a minor event or a major disaster, they all share the common traits that business as usual is interrupted and action is needed to restore normal conditions. Of course, the magnitude of the loss dictates the magnitude of the recovery effort.

When action is taken following a loss, it is tempting to cut corners to expedite repair activities. There is always a strong desire to get back to normal as quickly as possible. However, fast actions without appropriate controls can allow a subsequent and more serious loss to occur.

When a loss occurs, protection features are often compromised. Building integrity may be reduced, fire protection systems may be impaired, and damage utilities and processes may present abnormal hazards. Under these challenging conditions, loss prevention best practices are essential to control actions that could lead to a subsequent loss while defenses are diminished.

Guidance

Following an emergency, many challenges hamper or compromise salvage and recovery operations. Managing these challenges is facilitated through good communications, sound loss prevention practices, and actions that support an expedited recovery while avoiding exposures to further loss.

Salvage and recovery operations

For further guidance on restoring operations following a disaster, see the Risktopic "Salvage and recovery operations". This Risktopic addresses damage assessment and control, salvage of property and assets, and restoration and resumption of business.

Communications

Following an emergency, be prepared to establish and maintain internal and external communications with appropriate parties including:

- Personnel on-site – Where personnel remained on-site, contact them for guidance on needed supplies
- Corporate management and insurance broker – Provide periodic updates on conditions and progress
- Displaced personnel – Delivers updates via channels such as web site, text messages, or phone messages
- Zurich claims – Report losses
- Zurich impairment team – Report fire protection system outages

Loss prevention programs

Following an emergency, maintain best practices. Avoid further loss by promptly re-establishing the use of loss prevention programs including:

- Hot work – Use hot work permits and post fire watches for all cutting or welding operations
- Impairments – Identify, tag, track, and report all impairments to fire protection systems
- Housekeeping – Control accumulations of combustible debris
- Smoking controls – Continue to control the use of smoking materials
- Hazardous material – Control the storage, use, and handling of all hazardous materials

Actions

Following an emergency, take actions that support an expedited recovery while avoiding exposures to further loss.

... take time to expedite recovery efforts in a careful manner ...

Exposure to loss is greatest when facilities are damaged or compromised.

- Returning to the site
 - Bring identification where authorities have secured a disaster area
 - Bring additional supplies
 - Bring cameras to document conditions
- Once on-site, survey the premises for hazards
 - Live electrical wires
 - Broken glass and sharp metal
 - Leaking fuel gases or flammable liquids
 - Damaged building features or contents that could shift or collapse

- Paved or hardscape areas undermined by wave action and subject to collapse
 - Flammable atmosphere in vapor space of flammable storage tanks
- Verify the status of protection systems. Check:
 - Water supplies
 - Fire pumps
 - Automatic sprinklers
 - Fire alarms
 - Security systems
- Manage impairment to property protection systems
 - Expedite repairs
 - Post fire watch in area with impaired fire protection
 - Post security personnel in areas where building or site access is not suitably controlled
- Survey damage. Plan and initiate repairs
 - Promptly notify contractors to avoid waiting in line for service
 - Establish repair priorities including the building envelope, utilities and fire protection systems
- Begin salvage as soon as possible to prevent further damage
 - Protect the building and contents
 - Separate damaged goods
 - Save all damaged goods
 - Avoid accumulations of combustible materials inside the building
 - Avoid storage in areas with impaired fire protection
- Evaluate mechanical systems
 - Clear roof drains, balcony drains and ground level catch basins in preparation for future rain events
 - Have qualified personnel thoroughly check all utility systems and hazardous processes before returning them to service
 - Restore HVAC system to maintain or restore building interior environment

Conclusion

When disaster strikes, be prepared to implement a good communication strategy, maintain best loss prevention practices, and take appropriate actions to expedite restoration while avoiding further loss. Maintaining a strong commitment to a well managed response will provide the most direct route back to business as usual.

References

1. NFPA® 25. Standard for the Inspection, Testing, and Maintenance of Water-Based Fire Protection Systems. Quincy, MA: NFPA, 2008.
2. NFPA 51B. Standard for Fire Prevention During Welding, Cutting, and Other Hot Work. Quincy, MA: NFPA, 2009.
3. Risktopic: “Guide to reporting fire protection impairments”
4. Risktopic: “Hot work fire safety”
5. Risktopic: “Salvage and recovery operations”
6. Risktopic: “Tips for worker safety during cleanup and recovery operations”

Zurich Services Corporation

Risk Engineering

1400 American Lane, Schaumburg, Illinois 60196-1056

800 982 5964 www.zurichna.com

The information in this publication was compiled by Zurich Services Corporation from sources believed to be reliable for informational purposes only. All sample policies and procedures herein should serve as a guideline, which you can use to create your own policies and procedures. We trust that you will customize these samples to reflect your own operations and believe that these samples may serve as a helpful platform for this endeavor. Any and all information contained herein is not intended to constitute legal advice and accordingly, you should consult with your own attorneys when developing programs and policies. We do not guarantee the accuracy of this information or any results and further assume no liability in connection with this publication and sample policies and procedures, including any information, methods or safety suggestions contained herein. Moreover, Zurich Services Corporation reminds you that this cannot be assumed to contain every acceptable safety and compliance procedure or that additional procedures might not be appropriate under the circumstances. The subject matter of this publication is not tied to any specific insurance product nor will adopting these policies and procedures ensure coverage under any insurance policy.

©2011 Zurich Services Corporation

Zurich HelpPoint
Here to help your world.

 **ZURICH**[®]
Because change happenz[®]