

RiskTopic

Tips for property protection during cleanup and recovery operations July 2016

Whether a property loss occurred during a minor event or a major disaster, it's important to avoid further loss as you work to restore normal conditions. This document explores actions to help protect property during cleanup and recovery following a property loss.

Introduction

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

The first priority during any business restoration effort is worker safety. See our RiskTopic on "[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 loss occurrences can range from small aggravating events to widespread regional disasters. Small events may include water leaks or localized fires that affect only a portion of a facility. Regional disasters may result from catastrophes such as earthquakes, floods or hurricanes.

Whether due to a minor event or a major disaster, all property losses 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 typically dictates the magnitude of the recovery effort.

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

When a loss occurs, protection facilities or systems are often compromised. Building integrity may be reduced, fire protection systems may be impaired, and damaged utilities and processes may present hazards. Under

these challenging conditions, loss-prevention practices are essential to help control actions that could lead to a subsequent loss while defenses are diminished.

Guidance

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

Here are some guidelines to consider in that regard:

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

- **Personnel onsite** – Where personnel remain onsite, contact them for guidance on needed supplies.
- **Corporate management and insurance broker** – Provide periodic updates on conditions and progress.
- **Displaced personnel** – Deliver updates via channels such as the company website, text messages or phone messages.
- **Zurich claims** – Report losses.
- **Zurich impairment team** – Report fire protection system outages.

Loss-prevention programs. Following an emergency, promptly reestablish 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 material.

Actions. Following an emergency, take actions aimed at supporting an expedited recovery and avoiding exposures to further loss.

Take time to implement recovery operations in a careful manner.

Exposure to loss can be greatest when facilities are damaged or compromised. Here are some guidelines to consider.

- When returning to the site, bring:
 - Identification where authorities have secured a disaster area
 - Additional supplies

- Cameras to document conditions
- Once onsite, survey the premises for hazards, such as:
 - 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, such as:
 - 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 help 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 loss-prevention practices, and take appropriate actions aimed at expediting restoration and avoiding further loss. Maintaining a

strong commitment to a well-managed response can help provide a more direct route back to business as usual.

References/additional resources

NFPA 25. Standard for the Inspection, Testing, and Maintenance of Water-Based Fire Protection Systems. Quincy, MA: NFPA, 2014.

NFPA 51B. Standard for Fire Prevention During Welding, Cutting, and Other Hot Work. Quincy, MA: NFPA, 2014.

RiskTopic: "Management practices: Fire protection impairments." The Zurich Services Corporation.

RiskTopic: "Management practices: Hot work - property and business interruption." The Zurich Services Corporation.

RiskTopic: "Tips for worker safety during cleanup and recovery operations." The Zurich Services Corporation. July 2015.

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Zurich North America website. Knowledge Hub – Windstorm.

<https://www.zurichna.com/en/knowledge/topics/windstorm>

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