

EARTHQUAKE PREPAREDNESS

In light of the recent series of earthquakes, Barney & Barney would like to remind you to review your current preparedness plans and determine your level of readiness. **"Knowledge and preparation" is the key to survival** in the event of an earthquake.

As we have seen, earthquakes strike suddenly and without warning. They can occur at any time of the year and at any time of the day or night. On a yearly basis, 70 to 75 damaging earthquakes occur throughout the world. Estimates of losses from a future earthquake in the United States approach \$200 billion.

There are 41 states and territories in the United States at moderate to high risk from earthquakes, and they are located in every region of the country. California experiences the most frequent damaging earthquakes; however, Alaska experiences the greatest number of large earthquakes – most located in uninhabited areas. The largest earthquakes felt in the contiguous United States were along the New Madrid Fault in Missouri, where a three-month long series of quakes from 1811 to 1812 included three quakes larger than a magnitude of 8 on the Richter Scale (Seismologists use a **Magnitude** scale to express the seismic energy released by each earthquake.) These earthquakes were felt over the entire Eastern United States, with Missouri, Tennessee, Kentucky, Indiana, Illinois, Ohio, Alabama, Arkansas, and Mississippi experiencing the strongest ground shaking.¹

Barney & Barney would like to provide you with the following *before, during and after* planning considerations in the event of an earthquake.

BEFORE THE EARTHQUAKE CHECKLIST

- Develop a comprehensive emergency management plan for your business.
- Work closely with your local law enforcement, fire, emergency medical service and emergency management office in all planning endeavors.
- Make sure an evacuation plan is a vital part of your emergency plan.
- Conduct training classes with all employees on how to carry out your emergency plan. Your employees will look to you for direction and leadership in times of disaster.
- Have a National Oceanic and Atmospheric Administration (NOAA) Weather Radio in your office for official notification of any predictable disaster.
- Practice your business emergency management plan at least twice a year, making sure that you change any part of the plan that proves problematic during the practice.
- Maintain an accurate list of all employees, their phone numbers and emergency contact numbers for use in the event of an emergency.
- Back-up computer data on a regular basis. Consider file storage off-site to facilitate recovery.
- Have a recovery plan as part of your business emergency plan. Before the disaster, identify what types of losses your business could incur.

¹ National Disaster Education Coalition

- Identify an alternate site for your business operation. Know ahead of time places that would adequately facilitate continuation of your business.
- Develop an emergency contact list of all suppliers, insurance agents, and all other individuals and organizations you might need to notify in the event of a disaster.
- Make certain your business has adequate insurance to cover losses incurred by a disaster.
- Maintain a current list of all company equipment and resources, including model and serial numbers, along with the purchase price and vendor.
- If you have a home-operated business, don't assume your homeowner's insurance will cover your business. You might need an endorsement on your insurance policy to cover business losses. Check with your insurance agent before the disaster strikes.

DURING THE EARTHQUAKE CHECKLIST

- If you are in a **HIGH-RISE BUILDING**, and not near a desk or table, move against an interior wall and protect your head with your arms. Do not use the elevators. Do not be surprised if the alarm or sprinkler systems come on. Stay indoors. Glass windows can dislodge during the quake and sail for hundreds of feet.
- If you are **OUTDOORS**, move to a clear area away from trees, signs, buildings, electrical wires, and poles.
- If you are on a **SIDEWALK NEAR BUILDINGS**, duck into a doorway to protect yourself from falling bricks, glass, plaster, and other debris.
- If you are **DRIVING**, pull over to the side of the road and stop. Avoid overpasses, power lines, and other hazards. Stay inside the vehicle until the shaking is over.
- If you are in a **CROWDED STORE OR OTHER PUBLIC PLACE**, do not rush for exits. Move away from display shelves containing objects that could fall.

- If you are in a **WHEELCHAIR**, stay in it. Move to cover, if possible, lock your wheels, and protect your head with your arms.
- If you are in the **KITCHEN**, move away from the refrigerator, stove and overhead cupboards. (Take time NOW to anchor appliances, and install security latches on cupboard doors to reduce hazards.)
- If you are in a **STADIUM OR THEATER**, stay in your seat and protect your head with your arms. Leave only *after* the shaking is over in a calm, orderly manner. Avoid rushing toward exits.

AFTER THE EARTHQUAKE CHECKLIST

- Be prepared for aftershocks, and plan where you will take cover when they occur.
- Check for injuries. Give first aid, as necessary.
- Remain calm and reassure others.
- Avoid broken glass.
- Check for fire. Take appropriate actions and precautions.
- Check gas, water, and electric lines. If damaged, shut off service. If gas is leaking, don't use matches, flashlights, appliances, or electric switches. Open windows, leave building, and report to gas company.
- Replace all telephone receivers, and use for emergency calls only.
- Tune to the emergency broadcast station on radio or television. Listen for emergency bulletins.
- Stay out of damaged buildings.²



² Los Angeles City Fire Department's Earthquake Preparedness Handbook

Your company's continued success can depend on your preparedness to deal with minor and major emergencies. Barney & Barney's division of Risk & Loss Advisors can provide you with additional support and resources while you review your plan to protect your employees and business.

If you would like additional information regarding Business Continuity and Earthquake Preparedness, please contact Bob McAlister at 858-587-7598.

Additional Resources from the U.S. Geological Survey

Frequently Ask Questions about Earthquakes

<http://earthquake.usgs.gov/faq/prepare.html>

Earthquake Facts

<http://earthquake.usgs.gov/faq/>

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