

Earthquake Preparedness Checklist

Unlike other natural disasters, earthquakes cannot be predicted and occur without warning. And they are not limited to the West Coast of the U.S. Earthquakes can happen anywhere, anytime.

There are specific steps one can take to reduce the chances of potential injuries, property damage or any other business disruption. To be effective, these steps must be reviewed before an earthquake occurs.

BEFORE THE EARTHQUAKE

- ☐ Be aware of your risk level. Add a map to your business continuity and disaster plan, and make sure everyone is aware of the earthquake risk level in your specific region.
- ☐ Think about communications, since chances are phone lines and possibly cell towers will be down. Your disaster recovery/ response team will need to be in immediate contact with one another to ensure that your plan is activated and moving forward as quickly as possible. Think about two-way radios or text messages. In planning for disasters, consideration should be given to utilizing of an incident management system.
- ☐ Develop a communication strategy and deliver it to your team.

 Be sure to clearly identify each individual's roles and responsibilities before the earthquake.
- ☐ Implement structural and non-structural hazard mitigation actions: bolt furniture to walls, ensure hardware and technology are secure, fasten safety latches on cabinet doors, install fire sprinklers, and use hook-and-loop fasteners to keep computers and other equipment from falling.
- ☐ Discuss coverage with your Gallagher representative to understand your extra expense and business interruption policies before the interruption occurs.
- ☐ Contact your property owner or facilities manager and ask about having a laminate or plastic film placed on the inside of the windows to prevent glass from shattering and endangering employees.

- ☐ Assemble and store an emergency supply kit to last for three days minimum.
- ☐ Assemble building site maps and floor plans identifying exits, fire escapes, stairways, utility valves and shut-offs, fire extinguishers, hydrants and standpipes, hazardous materials, and locked or restricted areas. Include these in your plan.
- ☐ Prepare your building for an extensive power outage and look at power options, particularly generator requirements. Contact a local electrician for any assistance.
- □ Review your current data backup procedures and consider contracting with a data center or co-location facility in a different part of the country (one not prone to earthquakes, hurricanes or any other kind of catastrophic natural events). Back up all your data to them on a daily basis (or at least every other day), so that in the event you lose your networks and servers, you can get back up and running while restoring your saved data to replacement equipment.

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DURING THE EARTHQUAKE

- ☐ If you are indoors, duck or drop down to the floor. Take cover under a sturdy desk, table or other furniture. Hold on to it and be prepared to move with it. Hold the position until the ground stops shaking and it is safe to move. Stay clear of windows, fireplaces, wood stoves, and heavy furniture or appliances that may fall over. Stay inside to avoid being injured by falling glass or building parts. If you are in a crowded area, take cover where you are. Stay calm and encourage others to do likewise.
- ☐ If you are outside, get into the open, away from buildings, power lines, trees and stoplights.
- ☐ If you are driving, stop if it is safe, but stay inside your car. Stay away from bridges, overpasses and tunnels. Move your car as far out of the normal traffic pattern as possible. Avoid stopping under trees, light posts, power lines or signs if you can.
- ☐ If you are in a mountainous area, or near unstable slopes or cliffs, be alert for falling rock and other debris that could be loosened by the earthquake.
- ☐ If you are at the beach, move quickly to higher ground or several hundred yards inland.

AFTER THE EARTHQUAKE

Employees should immediately check for injuries among fellow workers and render first aid. Seriously injured persons should no be moved unless they are in danger of further injury.	
Check for fire hazards, gas leaks or damaged electrical wiring. Make sure main valves are turned off.	
1 Use flashlights (in emergency supply kit) vs. matches/lighters due to potential gas leaks.	
Be prepared for aftershocks — these can come for several days after the main quake and can frequently topple already weakened structures.	
Consider relocation during recovery, depending upon the damage to the structure.	
Bring all vital records with you to your recovery site: data, employee lists, vendor lists, etc.	

YOUR PEOPLE

based on damage.

Ensure you have an emergency communication plan in place in advance.
Determine who is certified in CERT or CPR, and what their responsibilities will be in the event of an earthquake.
Use an alert notification system to keep all employees posted on status and next steps.
During the evacuation, have a central point of contact for all employees, and ensure you know where your people are located.
During evacuation consider your phone lines — redirection to cellphones, answering service, Google Voice, etc.

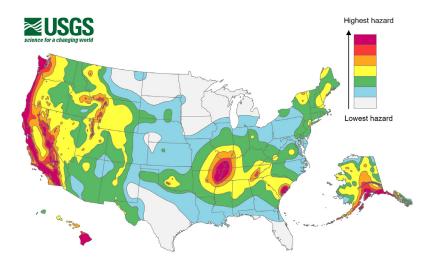
☐ Following the earthquake, notify all critical people of next steps,



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INTENSITY SCALE	DESCRIPTION	EFFECTS
Less than 2	Micro	Not felt
2-3	Very Minor	Not felt but recorded
3-4	Minor	Often felt, no damage
4-5	Light	Shaking observed
5-6	Moderate	Some damage
6–7	Strong	Damaging over a 100-mile area
7-8	Major	Serious damage over wider area
Greater than 8	Great	Serious damage over several hundred miles

Earthquakes are measured by the Richter magnitude scale. This is used to express the level of seismic energy released by the earthquake. The scale is theoretically limitless, although the highest magnitude so far recorded was 9.5 in 1960.



https://www.usgs.gov/media/images/2018-long-term-national-seismic-hazard-map

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Gallagher provides risk services consultation that is tailored to our clients' particular loss history, industry risk factors, and insurance program structure. Our services, summaries and recommendations can include claim advocacy, evaluation of loss frequency and severity, loss prevention strategy, sufficiency of self-insured retentions, risk transfer options, identification of risk exposures, and insurance coverage for particular claims. Our work can also include collaboration with carriers, our client's legal counsel, loss prevention or actuarial consultants. We emphasize that any of the above risk services, risk management opinions, and advice provided directly to clients or to clients' third-party vendors, is both confidential and intended for our clients' use and not for distribution. We also only offer the advice from an insurance/risk management perspective and it is NOT legal advice or intended to supplant the advice or services provided to clients from legal counsel and advisors. We recommend that our clients seek advice from legal counsel and third-party professionals to become fully apprised of all legal and financial implications to their businesses.

Let's get in touch.

Gallagher National Risk Control

2850 Golf Road

Rolling Meadows, IL 60008

833.213.8557

Gallagher.NationalRiskControl.GGB@ajg.com