



Gallagher

Insurance | Risk Management | Consulting

Contractor Safety Tips.

Best practices for re-entering worksites/areas with flood or wind damage

Most people instinctively run away from danger. Following a hurricane, construction workers and laborers from the response/clean-up workforce will now be hired to go directly toward danger. In this situation, employers and workers need to walk—not run—and incorporate safety into everything they do.

The aftermath of a disaster is especially dangerous. Recovery efforts often result in more injuries and medical emergencies than during the actual storm. It is important to monitor employees and volunteers closely to ensure their safety. Below is a list of hazards that may be encountered when returning to construction sites after a hurricane or catastrophic flood event, as well as a list of safety precautions and other safe work practices that should be considered.

Hazards at Construction Sites after a Storm	Safety Precautions
Roads impacted by flood waters may prevent access to sites.	Do not attempt to drive through flooded areas or on flooded roads; determine alternate path.
Consider all downed power lines to be energized.	Do not attempt to access areas with downed power lines. Stay clear of downed power lines and demarcate/barricade any areas where downed power lines are within your work site.
Hazards that become evident after the water has receded: Debris, reptiles, contamination and more	Wear appropriate Personal Protective Equipment (PPE) as needed when working in areas where flood waters have receded. When required to work or traverse through water, wear protective clothing to prevent illness from contaminated water. Reptiles and other animals will find shelter and inhabit areas as flood waters push them from their natural habitat. Use caution when accessing equipment, buildings and storage areas.
Extreme heat during clean-up efforts. Use of PPE exacerbates this hazard.	Heat-related illnesses can be prevented through proper hydration, breaks or rest periods and monitoring of employees.
Mosquito-borne hazards such as Zika virus.	Use of insect repellent, wearing proper clothing (long sleeves, long pants) will help protect workers from mosquito and other insect bites.
Natural gas lines may be damaged from flood water and debris.	Inspect all utilities (gas and water lines) for damage. Use flashlights or battery powered lanterns for visual inspections in low light.
Hurricane and tropical storm force winds can damage buildings and structures.	Prior to entry into buildings, a structural inspection should be conducted by a qualified engineer. Do not walk on the roof of buildings until the all clear has been given on the structural stability.
Use of generators for power should be positioned outside of buildings.	When using generators for power, always position the generator outside of buildings to prevent carbon monoxide poisoning.
Water sources may be contaminated.	Check with local authorities or emergency management agencies before using water after a storm. Water sources may be contaminated. If your facility is serviced by a well, water must be tested before use.

It is imperative that employers develop and implement organized and clearly communicated procedures for responding to a disaster. A well-planned and executed emergency response program will help prevent panic, thereby minimizing employee injuries and damage to property. We recommend that employers consider the following:

- Develop an EAP that covers a wide variety of potential emergencies and gives employees clear guidance on what to do in each scenario.
- Be cognizant of hazards employees may face even after the immediate danger has passed.
- Train employees in evacuation plans and other emergency response procedures.
- Conduct a job hazard analysis and review applicable OSHA standards before assigning any employees to perform clean-up work.
- Evaluate the safety record of any independent contractor hired to perform clean-up work, including investigating the contractor's workers' compensation history, its OSHA logs, and its history of citations from OSHA.

Additional Resources

- Hurricane Preparedness OSHA Website <https://www.osha.gov/dts/weather/hurricane/preparedness.html>
- Hurricane Response OSHA Website <https://www.osha.gov/dts/weather/hurricane/response.html>
- American Red Cross Hurricane Preparedness www.redcross.org/prepare/disaster/
- FEMA Hurricane Information www.ready.gov/hurricanes



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.



© 2019 Arthur J. Gallagher & Co.

ajg.com

GGB35628C

The Gallagher Way. Since 1927.