



Emergency Planning: Are You Prepared for the Unexpected?

Prepared especially for:



Would you know what to do if an emergency occurred while you were on the job? The majority of people don't know how to respond to emergency situations or disasters even though they are a reality of everyday life. We can turn on the television or read the newspaper and see such occurrences every day throughout the world. Lives are lost and property is damaged because no one was prepared to properly react when immediate decisions and actions were necessary.

One way to prepare for the unexpected is to have an Emergency Action Plan. The plan should address all of the types of emergencies that you and your company may encounter. Review it periodically, be aware of the steps to follow, and what your responsibilities are when an emergency occurs. Safety awareness may be gained through the company's regular safety meetings, safety training or your own personal interest in safety and health. This awareness will increase your ability to respond if, some day in the future, you are a bystander in an emergency.

Another good initiative in learning how to respond to an emergency is through certification in Basic First Aid and CPR (Cardio Pulmonary Resuscitation). These courses teach basic, yet important, skills. Even more important than the first aid skills gained, they teach how to respond to an emergency. First Aid courses teach people about the kind of situations or conditions that might cause an emergency. Knowing what to look for and how to react could save the life of a co-worker, resident or family member.

In addition to training, being prepared for a potential emergency is essential. Analyze

beforehand what to do if someone is injured, and if that injury is life threatening. What could go wrong? Know how to protect yourself, people you are responsible for, your co-workers and the company in case of an emergency.

As a result of effective emergency planning, you should be able to answer the following questions:

- How and who do you notify in an emergency?
- Are you prepared to react responsibly?
- Should you stay with the injured person or run for help?
- Does the emergency scene need to be secured?
- Do you know the chain of command? Who's in charge during an emergency?

Chances are, during a crisis, you won't have much time to plan the best possible action - so make those decisions ahead of time. Also, it is widely acknowledged that insurance carriers look more favorably on companies that have an effective Emergency Action Plan in place. For example, an effective plan can prevent bodily injury and/or extensive loss or damage to property as a result of a fire. This would save your carrier money, and can ultimately lower your insurance premiums. ▲

For more information on this article, please e-mail iha-insurance@assuranceagency.com or phone 847.463.7300 to speak with an IHA member services representative.

