

Massage Workplace Disaster Planning

By

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Disclaimer

The material in this book should **not** be construed as legal or medical advice. Properly qualified professionals should be consulted for the legal or medical ramifications of any particular fact pattern. Individual jurisdictions may have additional or other ethical requirements than the National Board standards.

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Chapter 1:

The Emergency Action Plan

Did you know the federal government requires almost every business to have an emergency action plan?¹ In fact, there are businesses whose only function is setting up emergency action plans for other businesses.

I always imagined an emergency would be something where my clients and I would rush home. Just get out of there and rush home...like in the case of a tsunami warning.

However, some types of emergencies are more workplace involved, such as a fire. There are several ways of handling a fire. One is to yell "fire!" Then read the instructions on the fire extinguisher, while clients wander around unsure what to do. Another is to have an emergency plan in place so you can execute a smooth professional response.

The federal Occupational Safety and Health Administration say, the best way to deal with an emergency is to prepare to respond to it ahead of time. They say, "Few people can think clearly and logically in a crisis, so it is important to do so in advance, when you have time to be thorough."²

If you have never experienced a real emergency, it may be hard for you to imagine a problem. Especially if you have a small establishment, you probably wonder what could possibly go wrong.

However, having an emergency plan in place could prevent injuries and even save lives.

What if you are sued because someone was injured or killed during an emergency situation? The fact that you took reasonable precautions, by having a plan in place, will greatly help your case.³

Not having a plan in place might suggest negligence on your part. Furthermore, knowing you did everything accordingly during that emergency will help give you peace of mind, no matter what the outcome.

A written emergency plan is best in certain situations but it is not always expected. According to federal guidelines, if a business has 10 or fewer employees, the plan can be oral and just between owner and employees.⁴

Therefore, if you have fewer than 10 employees you can base your decision on what you think would work best. In any case, an open discussion is important so that everyone has the procedures finalized in their mind.

The plan should begin by identifying how to report fires and other emergencies:⁵ It should describe each person's role during the emergency and possible evacuation procedures.

The easiest way to report an emergency is to call 911. But if an evacuation is occurring, it may not be safe to call from the workplace. Remember, an

emergency should be reported immediately—seconds count.⁶

There should be a designated employee for every shift who will be responsible for making the emergency call. They should also be responsible for evacuating with a cell phone, even if they had time to make the call from the office. The phone will be important to contact family members and others. It will also serve as a backup should emergency services need additional information.

By designating a particular person to make the emergency call, it frees others to assist in the evacuation. It also prevents them from tying up 911 with duplicate reporting. As of this writing, the 911 service is available in over 98% of US and Canada locations. Make sure that 911 is available in your area.

It is a good idea to have an off-site land line available, in case a cell phone cannot complete the emergency call. This can be as simple as asking a business across the street, “Can I use your landline phone to call 911 in an emergency?”

You would not think it necessary to get permission first. Who in their right mind would ever refuse? However, it could save time in an emergency. Take this true story: It was mid afternoon in 80 degree heat in Kentucky. A couple spotted a child alone in a locked van. They knocked on the windows several times but the child did not respond. They rushed into a Bed Bath and Beyond store and ask the clerk

to call 911. The clerk refused. He said it was not the store's business what went on in the parking lot.

The couple managed to get another phone. The police came, revived the child and arrested the mother, who reportedly was gone for 20 or 30 minutes.⁷

Surely this refusal is unusual. However, the person being asked may pause to mull it over. Or even worse they may wait to get the manager. Or they may even attempt to first complete whatever they were doing before you came in.

Having an agreement with the neighbor ahead of time saves precious moments and precludes you from having to go back and strangle that person later.

You may be familiar with phone service using the internet. Voice Over Internet Protocol (VoIP) is phone service using the internet. 911 calls typically go to a telephone provider operator who attempts to ascertain the caller's location and call a real 911. This is time consuming and risky.

In 2008, a VoIP employee, receiving a 911 call, dispatched an ambulance to the family's previous home in Ontario, Canada. The family was actually living in Alberta, 2100 miles to the northwest, 2/3 of a continent away. An ambulance did not arrive in time and a life was lost.

VoIP should be regarded in an emergency action plan as a last resort and only if there is not an alternative way to call 911. (A non-VoIP 911 call would have shown the location of the nearest cell tower and maybe the actual address. Generally an actual landline would have revealed the address where the phone is located.)

Furthermore, although it appears federal law requires VoIP to reach emergency numbers, some providers disclaim this ability. If you're using VoIP, it is wise to check its emergency capabilities before the need arises.

Disconnected landline phones (in some states) and inactive cell phones are still capable of phoning 911. However, it is unlikely 911 or anyone else would be able to call you. Once a phone is disconnected there is usually no longer a number assigned to it.

The caller should be able to remain calm when making the emergency call.⁸ Speak in a strong, clear voice. Be prepared to state the address, emergency, phone number and their name. (Stating the address is particularly important with a cell phone which may not automatically report your location to 911.) They should stay on the phone if it is safe to do so. And not hang up unless instructed to by the 911 operator.

The 911 service can provide interpreters for callers who speak languages other than English.⁹ Though to be on the safe side, if there is a designated person to

call 911, it might be prudent to have that person be an English speaker if possible.

The workplace should have an alarm system that can be triggered to alert everyone to the emergency. Especially if it is a large establishment. Also, it is good to have the alarm on an auxiliary power system so it will continue to be available even if there is an electrical outage.¹⁰

There should be a designated person to identify if there is truly an emergency and authorized to order an evacuation if necessary. Use someone with sound judgment for this position. It may mean a hierarchy of designated persons since the same person is not likely to be on staff during all business hours. In Oregon, one floor of a building filled with smoke while supervisors debated about ordering an evacuation.¹¹

Avoid anyone having to call the owner or others for permission to evacuate. There should be a single person (usually a manager) on site, empowered to make that decision.

People tend to want to validate for themselves there is an emergency before deciding on a response.¹² The staff should be prepared to respond immediately according to the plan. I had an experience where a friend and I were walking to my car. She suddenly said "We have to get in the car, now!" Ordinarily my first response would have been to question. But the urgency in which she spoke made me open the car door immediately. Later I learned she, extremely

allergic to bees, had spotted a swarm. Had I hesitated she might have been stung and become extremely ill or even have died.

Evacuation may not be the appropriate response in an emergency—see the next chapter for details.

The authorities may order an evacuation. State law may require immediate evacuation once a fire alarm is sounded. In some jurisdictions (Texas, for example), people who refuse to obey a mandatory evacuation can be arrested.¹³

A person who refused to evacuate could conceivably be sued in civil court. If someone is injured in the emergency because the refuser held up the police, fire department or other emergency responders, the injured person or their family could sue the refuser. The injured party would only need to prove his point by a “preponderance of the evidence,” (greater than a 50% chance it is true) not beyond a reasonable doubt as in a criminal case.

NCBTMB certificants will recall Standard of Practice II.a. which requires obeying all laws. A lawful evacuation order from a police officer or fire official probably falls within this Standard.

You may want to appoint one or more people to check each room, bathroom and space to make sure everyone is out.¹⁴ Doing so may find clients who are unfamiliar with the building or confused about the exit.

You may decide that if a therapist is with a client, they will be responsible for evacuating that client.

Some employees and clients may require evacuation assistance¹⁵ Plan ahead of time how you will evacuate those who may need some assistance during an evacuation. For example, those that may not be able to hear an audible alarm, have a visual handicap, may become confused or have a problem with mobility.¹⁶

Know the best routes for evacuation. Post the evacuation routes and exits prominently in the workplace.¹⁷

In the case of fire, feel the top, middle and bottom of all closed doors with the back of your hand before opening them. If hot, find another way out. If cool, open slowly. Crawl under smoke. Do not use elevators.¹⁸

In case of fire, it may be appropriate to close all interior doors on the way out if possible.¹⁹

One plan described evacuating resources as well as people.²⁰ If the emergency is severe enough that an evacuation has been declared, is it safe to move supplies, files etc.?

It's probably not worth it. It is not like you would keep a Rembrandt at the office. Better to get everyone out, then, if it is safe, you can start removing objects.

Furthermore, if an employee died moving material during an evacuation, the business could expect a wrongful death lawsuit.

Are there procedures for those remaining for critical operations before they evacuate?²¹ Should someone shut off equipment, gas, electricity, water?²² It may be necessary. If there is equipment turned on inside the establishment, such as a heating pad. Shut these off, if it is safe to do so. Switching off the electricity from the breaker switch might be quicker and safer.

Does this need to be coordinated with the designated person or will the shut off person make that decision alone? Does the landlord need to be consulted? These are questions you want answered in the plan. If the landlord needs to be consulted, it could waste time. Keep the necessary tools where they can be reached easily, ideally near the valves and meters.²³

In the case of a gas leak, evacuate the area immediately. The gas company says not to touch electrical outlets, switches or doorbells if you smell gas.²⁴ Phones, including cell phones can also trigger an explosion. One instance when you want to evacuate but not use the electronic alarm is if you smell natural gas. The gas company will tell you if it is alright to trigger your alarm system in an emergency. Your plan should include how to alert people to evacuate without the alarm if that should become necessary.

Even if your workplace does not use natural gas, other businesses nearby might. If they have a gas

leak the same rules apply. A gas leak and explosion can encompass a wide area. Actually gas is odorless but the gas company adds mercaptan so that a leak smells like rotten eggs.²⁵ The odor was added after 1937 when an undetected leak in a school exploded and killed 300 students and teachers.²⁶

Should others remain to fight the emergency, such as using a fire extinguisher? If so, these people should be especially trained for the tasks to be performed. They need to know what the limits of their intervention are and when to pull out.²⁷

Untrained personnel should never re-enter a burning building.²⁸ Should they use their own judgment on staying to fight the emergency or does the designated person (the one who decides the evacuation will occur) direct them? This decision should be outline in the plan.

Account for everyone after the evacuation²⁹

Designate a place for everyone to meet. Generally this is a parking lot. Make sure it is out of the way of emergency responders and away from busy streets. Preferably it should be upwind of the workplace, if you can identify the common wind direction.

A parking lot may be inappropriate in winter.³⁰

Consider an indoor gathering place for when the weather is cold. Figure out how people will know which site to go to.

How far away from the workplace should the evacuation site be? It should be far enough away to

be safe, certainly. One university's plan says 100 feet away; another's says 300 feet.

Establish a secondary evacuation site in case the emergency deteriorates. Removing to this site should be done only when ordered by the designated person.

Set up a way to identify that all employees and clients are present at the evacuation site. Notify the official in charge of anyone missing. This can prevent needless search and rescue efforts.

There may be a natural desire to head home when an emergency occurs. But it's important for the evacuation head count to occur. The designated person may be able to excuse people once they establish travel is safe. Someone should be in charge of listing where everyone is headed in case they come up missing later or a family member inquires.

You may wish to designate a person or persons *outside the area* to handle inquiries from employees' families. It may be easier to dial long distance than locally after a local or regional disaster. Distribute the designated person's or persons' number to employees to give to their families ahead of time. The contact person can also call or email family members or other key persons to proactively distribute information.³¹

OSHA writes that the plan should contain employee contact information. "In the event of an emergency, it could be important to have ready access to

important personal information about your employees. This includes their home telephone numbers, the names and telephone numbers of their next of kin, and medical information."³² If this personal information is included in the plan, it should be omitted from public versions.

The plan should include rescue and medical duties for qualified employees. Small businesses will usually rely on public safety resources. But in the immediate aftermath of an emergency, staff members may have emergency skills which might be needed.

Generally, any effort to help will be protected by the Good Samaritan law—you cannot be sued for rendering aid. If your emergency action plan contemplates employees rendering aid, you should check the Good Samaritan law in your state.

Sometimes the Good Samaritan law requires that the person needing aid be in imminent danger. If not, it is thought she or he can wait for the professionals to show up. If the person to be aided is capable of giving consent, you should ask if it's OK to help. If the person cannot give consent (unconscious, for example) and a reasonable person would have given aid, consent is implied.

No one should attempt something if they don't know what they're doing. If staff and others are not trained for a particular function, such as rescue, leave it to the professionals.³³

Under what circumstances should a staff member employ their emergency medical skills while waiting for help to arrive? When a medical emergency occurs no one should be wondering, "What do we do now?" OSHA says "It is critical that employees know who the coordinator is and understand that person has the authority to make decisions during emergencies."³⁴

Your state may have an emergency action plan as well. Check to see how closely it matches the federal requirements.

Don't be intimidated by the thought of making a plan. It will evolve into the perfect plan for you as you go along, and you don't need to write it up alone. The federal Occupational Health and Safety Administration urges you to involve the employees in formulating the plan.³⁵ If you have a staff that works well together, including them in the development of the plan will give insight into things you might have overlooked. Another benefit is that including them gets them involved with and committed to the program. Also they know what everyone's strong points are.

OSHA, suggests having the fire department do a walk-through of the business and see if they have any suggestions for your plan.³⁶ Some cities require the fire department to inspect your business annually. Generally, they are looking for fire hazards and making sure fire extinguishers are up to code.

That would be a good time to ask if they see any special needs which ought to be addressed in your emergency action plan. Since fire is the most common emergency,³⁷ this is probably the single most important information-gathering step you can take.

Check with your insurance agent to see if there are ways to reduce the premium by including particular items in the plan. The insurance carrier may offer useful training for emergencies.³⁸ You will likely save on insurance costs if you use a company that targets the massage profession, providing they cover what you need. In that case, they might have a standard fixed price. Still it never hurts to ask.

Once the plan is ready, don't keep it a secret. You have to tell each employee about the plan when 4 things occur:³⁹

- When the plan is developed
- When the plan changes
- When the employee's job changes
- When the employee's responsibilities under the plan change

Drills

You may need to train employees to implement the plan. This may include drills and annual retraining. Individuals who have done drills and training react

more quickly and with better decision-making during real emergencies.⁴⁰

Both announced and surprise drills should be used, according to the National Fire Protection Association (NFPA).⁴¹

Announced drills are good times to show techniques.

Surprise drills give an indication of how people may react in a real emergency.

Perhaps surprisingly, the NFPA is more concerned about the orderliness of an evacuation during a fire drill over the time it takes to evacuate the workplace.⁴² This may be in part because an unorderly evacuation could result in injuries.

Pretend the electricity failed. Would evacuation without lights be different? Are there dark hallways with no windows? Are there therapists working evening? If so, conduct some fire drills in the dark and have some flashlights handy for loss of power situations.⁴³

Drills are not just for educating employees—they're a great way to spot ways to improve the emergency action plan. It is recommended that the local fire department be involved in any drill.⁴⁴ If that's possible, it's a great source of advice.

An annual drill is a good time to review the plan. Is there any information which needs to be updated? Has the person responsible changed? Are phone numbers current? Is everyone's training up to date?

Some cities specify how many drills a business is expected to have a year.⁴⁵ Your fire department should be able to tell you about any local requirements.

The alarm system should be tested more often than drills occur—monthly, for example. One Oregon company tested their expensive alarm for the first time 21 years after installing it—to discover it played Christmas music!⁴⁶

After an Emergency

If an emergency occurs and the plan is implemented, have a review after the emergency is over.⁴⁷

Did the plan work? Is there anything which can be improved upon to make execution more orderly, safer and to get the business back up afterwards more quickly?

Ask everybody who was there what they thought about the plan—employees, clients if possible, fire fighters, police personnel. Ask if they see any possible improvements.

Chapter 2:

When Not to Evacuate

Sometimes the emergency is such where you want to stay where you are. The part of the plan about what conditions must exist for an evacuation to occur will talk about this.

If the emergency is an earthquake, tornado, chemical, biological or radiological, it may be safer to remain inside the workplace.

Earthquake⁴⁸

According to the Federal Emergency Management Agency, stay inside—drop and get under a sturdy table or other piece of furniture for protection. If there's no handy table, cover your face and head with your arms and crouch in an inside corner of the building.

Stay away from

- Windows
- Glass
- Outside doors and walls
- Anything that could fall, such as light fixtures
- Elevators
- Matches

Most earthquake injuries occur when people try to move to a different location inside or attempt to leave the building.

Tornado⁴⁹

Tornadoes can occur without warning.

According to the Federal Emergency Management Agency:

Go to the basement. If there is none, go to the center of an interior room on the lowest level (not a corner, as you would in an earthquake—corners attract debris in a tornado⁵⁰). Put as many walls as possible between you and the outside.

Get under a sturdy table if available and use your arms to protect your head and neck.

Do not open windows.

Avoid

- Corners
- Windows
- Doors
- Outside walls

Hurricane⁵¹

There is typically warning before a hurricane. If for whatever reason people are at the workplace during

a hurricane, the procedure is similar to that of a tornado. Go to a small interior room at the lowest level and get under a sturdy table or similar object.

All interior doors should be closed. Exterior doors should be secured and braced. Keep windows and blinds closed.

Chemical, biological or radiological emergency⁵²

Are you near a potential source for this sort of emergency? For example, near an ammonia refrigeration plant which could have an explosion, a rail line where a freight car carrying chlorine could derail or near one of the Army's chemical stockpiles?⁵³

While these emergencies can happen anywhere, if you identify an enhanced risk for your location, you might take the precautions more thoroughly.

If the decision is made to stay during an emergency (called shelter-in-place), close the business. Change phone recordings and automated email responses to indicate the business is closed and staff and visitors are remaining in place until it is safe to leave. Allow people to call their emergency contacts to let them know.

Quickly lock exterior doors and close windows, air vents, and fireplace dampers. Have employees familiar with your building's mechanical systems turn off all fans, heating and air conditioning systems, and clothes dryers. Some systems automatically provide for exchange of inside air with outside air.

These systems, in particular, need to be turned off, sealed, or disabled.⁵⁴

If there is danger of explosion, close the window coverings.

Move to a pre-selected interior room (or rooms) large enough to accommodate everyone sitting. This should be above ground level and with as few vents as possible. The room should have a hard-wired phone. Cell equipment may cease to function in an emergency.

Supplies to survive in the room (“nonperishable food, bottled water, battery-powered radios, first-aid supplies, flashlights, batteries, duct tape, plastic sheeting, and plastic garbage bags”)⁵⁵ should be cached either in the room or nearby. These should be moved into the room once the emergency is declared. The plastic garbage bags (with ties) are for personal sanitation use.⁵⁶

At least a days’ supply of food (3 meals) and water (1 gallon) should be available for each person.⁵⁷ Don’t forget a manual can opener if the food is canned.⁵⁸

Once the room is occupied during an emergency, seal the doors and vents. Hopefully there are no windows. Precut plastic sheeting slightly larger than the area to be sealed can be used. Duct tape will also work and may damage the surface where it is applied.⁵⁹

Monitor television, radio or Internet for possible instructions that you should evacuate or word that all is safe. Have a battery operated radio in case power is lost.⁶⁰

Use flashlights—not candles—for illumination if power is lost.⁶¹

Chapter 3:

The Fire Prevention Plan

There is an average of 274 workplace fires every day in the United States.⁶² That's 11 every hour.

The federal Occupational Safety and Health Administration require most businesses to formulate a fire prevention plan and to keep it on site for employee review. "The death of a worker from a fire or emergency-related cause in the workplace can subject companies to federal prosecution if OSHA standards were not met."⁶³

The fire prevention plan should contain these points:⁶⁴

- List of major workplace hazards, their handling and storage, possible ignition sources, ignition control procedures and fire protection equipment
- List of who is responsible for maintaining the equipment intended to control or protect against ignition sources and fire
- List of who is responsible for control of fuel source hazards
- Housekeeping procedures—a plan to keep combustible and flammable waste materials and residues controlled

If you use a crock pot to heat towels it can be very risky. Make sure someone is personally responsible for making sure it is turned off after use.

I attended a beauty college which caught fire 3 separate times because no one remembered to turn off the crock pot before going home. Even spa towel warmers have instructions to turn them off at night. Things such as this should have an internal timer or you should plug them into a timer. That way it will turn off automatically at a given time should the responsible party forget.

If your establishment does their own laundry, make certain the person using the dryer cleans the lint filter. There are 15,500 dryer fires in the United States every year; 10 people die.⁶⁵ That's 42 dryers that catch fire every day. Unfortunately, the filter is not the only place highly flammable lint collects.

The ducting should be removed and cleaned regularly.⁶⁶ Depending on the usage, the ducting should be taken apart and cleaned every one to three years.⁶⁷ Do not vent a dryer into an attic or crawl space. It should be vented to the outside. It is best if there are no bends in the ducting and if the ducting is of a metal material. The shorter the ducting has to be, the better. Clamps should be used to hold the ducting together instead of screws because lint can accumulate on screw tips projecting into the ducting shaft.

If you use heating pads, make sure the therapists using them are responsible for turning them off.⁶⁸ Heating pads should not be used for more than 30 minutes. They should be stored flat, not rolled, as this could damage the wiring. Again, they should have an internal timer or be connected to a timer programmed to shut off at an appropriate time.

Do you use space heaters? Some space heaters have a sensor which turns the appliance off automatically if it tips over. Some also have a thermostat which triggers the heater off if the appliance gets too hot. These are safety features that could come in handy. However, all space heaters have the potential to cause a fire and should be used cautiously.⁶⁹

Some therapists like the soothing hypnotic effect of candle light. However, candles used carelessly can be dangerous. Many landlords outlaw them. There is a wide assortment of soft glow lighting fixtures available that cast as softly as candle light which might be considered.

Extension cords should not stretch across hallways or anywhere else someone might trip over them when evacuating. Nor should rugs be placed over them.

Piled up newspapers generate their own heat and can self-ignite.⁷⁰ Store them in a cool place at least 3 feet away from any heat source.

A sample 39 pages long fire prevention plan for the University of San Diego can be seen at

[http://www.sandiego.edu/administration/businessad
min/facilities/enviro/documents/firepreventionplan08
05.pdf](http://www.sandiego.edu/administration/businessad
min/facilities/enviro/documents/firepreventionplan08
05.pdf). Many other (shorter) examples are online.

Chapter 4:

Stay Alert

Emergencies with Warning

Many emergencies are, surprisingly, no surprise.

| Emergency | Amount of Warning | Other Information |
|---------------------|--|---|
| Dam burst | Possibly hours. Intense storm should be cause for attention. | 6 inches of moving water can make you fall or cause loss of control in cars; 12 inches can float many vehicles. ⁷¹ |
| Flood—see Dam burst | | |
| Heat | Possible hours | |
| Hurricane | Possibly days | See Chapter 2 |
| Tsunami | Possibly hours | |
| Volcano | Possibly hours or days | |
| Wild fire | Possibly hours | |
| Winter storm | Possibly hours | |

It may be prudent when one of these emergencies is brewing to stay alert—and stay home; or in some cases evacuate to a relative's or friend's home in a safer area. But don't endanger employees at the business unnecessarily. Don't expose the business to liability for death or injury needlessly.

Information about developing emergencies is available on TV, radio and the Internet. Many newspapers and news radio stations have free Internet sites.

Some cities will send you a recorded phone message when danger is near at hand (San Diego, CA is an example.) Check with your fire department to see if they'll email you about major fires in the area.

Violence in the Workplace

Other disasters may be homegrown. Employee violence has become so common, it has its own nickname—"going postal." Homicide was the second leading cause (17%) of job-related deaths in the 1990s.⁷² It was the number one cause of death for women in the workplace.⁷³ Almost a million people each year are victims of workplace violent crime.⁷⁴

Workplace violence is an old issue. In 1892, an Orange County, CA worker was upset that his boss docked his pay over an unpaid tax.⁷⁵ He killed his employer with a pick ax. (A mob repaid the compliment with a rope before trial.)

Workplace violence includes:⁷⁶

- Threats (direct or implied)
- Conduct which damages a person or property
- Conduct which intimidates or disrupts someone else
- Fist fights
- Stalking
- Rape
- Robbery
- Bomb threats

Incidents which may provoke such violence include:

- Firing the person
- Disciplining the person
- Continuing conflicts between employees
- Violence at home
- Money issues

Suggested solutions include employees reporting occurrences immediately to a supervisor and training in how to deal with hostile individuals.

As with any other emergency, the procedures to react to workplace violence should be in the emergency action plan.

An Injuries Log

OSHA 300, 300A and 301 Logs⁷⁷

If you have more than 10 employees at any time during the year, you may be required to keep an OSHA log of injuries. The 300, 300A and 301 are OSHA logs which you can fill out.

Information which may be required by OSHA:

- Case or file number
- Date of injury or onset of illness
- Employee's name
- Occupation
- Department
- Description of injury or illness (out of 7 types)

- Extent or outcome of injury or type, extent of, and outcome of illness (defined in days or death)

A separate log for each business location is required.⁷⁸ Logs must be kept for 5 years.⁷⁹

It may be worth a call to OSHA to see if your particular business can claim an exemption from the log requirement.

Any workplace fatality or any in-patient hospitalization involving 3 or more workers must be reported to the federal Occupational Safety and Health Administration within 8 hours.⁸⁰

Insurance

If you're the business owner, while you're thinking about emergencies, consider your insurance policy. Are there any common disasters in your area (such as earthquakes if you're in California) that your property insurance doesn't cover? Do you need a disaster policy? If you do, make sure you're not buying duplicate coverage for what your current policy already protects⁸¹ or your landlord already provides.

Disaster insurance comes in two flavors—named peril and all risk.⁸² If you're worried about a particular disaster, choosing the first policy would presumably be less expensive than insuring against everything.

On the other hand, a rural business owner had a spooked horse which sent a carriage through his front window. He was able to collect under his all risks disaster policy.⁸³

Does either the property or disaster insurance cover flooding? It probably does not, nor earthquake probably. You'll likely have to pay extra to cover those two contingencies if you think you need them.

If you're really into insurance, you can buy business interruption coverage to pay when the business is closed due to a disaster.⁸⁴ No matter what you decide, calculate wisely. You don't want to pay for something that may not benefit you in the long run.

Make sure you're really getting what you think you are buying. Read the insurance contract carefully. Consider having an attorney read any parts you don't understand. Paying for an hour of an attorney's time is far less expensive than *not* having the coverage you thought you had after a disaster or paying premiums year after year for nothing.

Pay no attention to any promises made by the insurance agent. There is a section (probably on the last page of the policy in 8 point type) that says the insurance company is not bound by anything the agent says. Just so you know, this is common in a variety of contracts.

If you're renting or leasing and a disaster destroys the building, do you still have to pay each month?

Quite possibly... and you don't want to have to try and fight it in court. Check the lease you signed to make sure it is not in there.

Perhaps your insurance will cover the tab. On the plus side, the landlord may be carrying insurance that will pay you the difference if you have to rent elsewhere at a higher price.

If you disagree with the outcome generated by the contract with the landlord, litigation is expensive. Hopefully you read my *Massaging Your Business* (2007) and got a mediation clause in your rental or lease agreement. Good for you!

Chapter 5:

Ethical Issue: Confidentiality

NCBTMB's Standard III requires client records to be kept confidential. There may be government statutes mandating employee records be confidential and certainly you will want to protect your files.

There are steps up front which can help preserve confidentiality in an emergency.

Any records not immediately being used can be locked away. Anything in use at the time of evacuation could be taken with the evacuating user and secured (perhaps in a locked car trunk) until returned to the workplace. Provided there was time.

Locked cabinets may burst open in a fire. So a better, though more expensive, practice would be to keep client and employee records in a fire-safe cabinet.

If records are kept online, passwords can be used. Off-site automated backup systems (such as provided by <http://carbonite.com>) can make sure the records are safe even if the computer or workplace is destroyed. This would also protect records which, while not required to be confidential, you'd hate to lose. Such as address books, advertising lists, suppliers, and financial and insurance information.

Data loss or compromised confidentiality would be a serious emergency on its own.

Check to see if the program or site you're using to keep records offers Secure Socket Link (SSL) protection (the sort of security offered on your bank's site.) If you need to email records, consider using an email provider which transmits using SSL.

- Use anti-virus and anti-spyware software on every computer in the business.⁸⁵
- Install a hardware firewall between the Internet and your computer. If using a router, check to see if it has this feature.
- Install a software firewall and keep it updated. If you're using Windows, all you have to do is find it and turn it on.
- Get regular updates to the operating system so you have all the latest security patches. If you're using Windows, you can set this to happen automatically.
- Back your files up. If a hacker doesn't destroy them, the hard drive will one day die. Preferably, the backup will be automatic. You can find services which will back up your data to a separate hard drive you own. But if a disaster damages the workplace, your backup may be worthless if it's sitting in the office. Other

services will back up your data to an off-site location, probably many states away. This may be safer.

- Control physical access to your computers and network. Lock laptops. Position screens so unauthorized persons cannot see them. Monitor computer repair personnel. Cleaning crews are a vulnerability—criminals often attempt to get such jobs to obtain sensitive information.
- If your computer network is wireless, make sure it's encrypted to the latest standard. Change the default password.
- Every user of your computer network should have an individual account. This will help trace problems.
- Limit employees' access to data (not everyone needs to have payroll access) and ability to install programs
- Don't open email attachments from people you don't know. Be cautious about opening attachments from people you *do* know, especially if you weren't expecting an attachment. Consider calling the person and verifying they sent the attachment.
- Be hesitant to click web links in emails, even if you know the sender. Again, consider calling the person to ascertain the legitimacy of the email.

- Hold the mouse over the link and make sure the actual link (displayed at the bottom of the browser) matches the description of the link in the email.
- Close pop up windows by clicking the X in the upper right corner, not by clicking "OK."
 - Disable "Auto run" for the USB ports on your computers to discourage employees from loading other programs.
 - Social engineering is when someone attempts to get password or secure information from an employee with the goal of illegally accessing your system. Employees should not fall for this but rather report such attempts. An example: "Yo," he said. "Who 'm I talkin' to? Rita? Great. Listen, Rita, this is Taylor Fielding at NICNAC Central an' I got a Code Five emergency coming down. I need your NSPN access code and your password before the whole thing backs up to Cleveland. That's Code Five, did you hear me?" He listened intently while Rita gave him the information, then reached out a hand for the computer keyboard. "Rita," he said, "you're beautiful. You saved my life, no joke."⁸⁶
 - "After any online commerce or banking session, erase your web browser cache, temporary internet files, cookies, and history so that if your system is compromised, that information will not

be on your system to be stolen by the individual hacker or malware program."⁸⁷

- When discarding old computers or media containing data, destroy the hard drive or media, according to this source. You might wipe or re-format the drive before destroying it. Used computers are regularly found at thrift shops with confidential information sitting on the hard drive.

Avoid confidential information on your computer without a password.

Use good passwords.⁸⁸ "Good" means difficult to crack.

Some pointers:

- Obviously, never share your passwords
- Don't use a word which is in any dictionary in any language
- Don't use anyone's name or surname
- Use a mix of letters, numbers and punctuation marks
- Think of a sentence you will remember and use the first letters as a password. "I really love Raymond a lot" becomes IRLRAL.

- The longer the password, the better
- Don't store passwords online
- Don't use one password for everything
- Change all passwords every 3 months⁸⁹

This site will evaluate your password:

https://www.microsoft.com/protect/fraud/passwords/checker.aspx?WT.mc_id=Site_Link

This site will generate a random password for you:

<http://www.goodpassword.com/> . If you use it, be sure to check the generated password for strength.

Chapter 6:

How to Learn More

There is a tremendous amount of information online about business emergency management.

Federal government

Occupational Safety and Health Administration

<http://www.osha.gov/SLTC/emergencypreparedness/index.html> 1-800-321-OSHA

Federal Emergency Management Agency

<http://www.fema.gov/> 1-202-646-2500

Centers for Disease Control

<http://www.cdc.gov/niosh/topics/emres/business.html>

1-800-232-4636

State

Find your state's emergency management office here

<http://www.fema.gov/about/contact/statedr.shtm>

Locally

The web sites for your local fire and police departments probably contain good emergency management information for businesses.

For example, New York City's site

<http://www.nyc.gov/html/oem/html/businesses/businesses.shtml>

But also Lenexa, Kansas' site (population 43,434)

<http://www.ci.lenexa.ks.us/police/CPTEmergencyPreparednessWorkplace.html#>

Private

National Fire Protection Association

http://www.nfpa.org/index.asp?cookie_test=1

1-617-770-3000

A Final Note

On a final note, let me leave you with an upbeat story.

One day I decided to tile with stone. The size and weight proved to be more than I could handle. In no time I had bungled the job. The scene was comical: a disaster of thin-set, tile and water. Thin-set and water covered the floor and me as I lugged the obnoxious stones across my living room floor. That was when the earthquake hit.

Immediately I got a phone call from my friend Danny. He had an edge of excitement in his voice "Did you feel that earthquake, Shirley?" "Yeah, I felt it." I said vaguely... still thinking about the tile.

I could tell he was trying to sound calm, "I was on the 7th floor and the whole building was swaying and everybody ran outside. We're all out here waiting. I don't think I should go back in there...do you think I should go back in there? Do you need some help with your tiling? Should I come over?"

Danny use to be a tiler before he traded in his aching back for a job as a loan agent on the 7th floor of the swaying building.

It's okay, I have it under control" I said.

After a bit, he decided it was safe and said he was heading back in and hung up. Twenty minutes later he was standing in my yard calling me. "Hey Shirley, I came to help you tile."

I felt like I had won the lottery!

He walked in, looked at the tiling mess, looked at me, smiled and said, "Aren't you glad we had that earthquake?"

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