

CORONAVIRUS: PROPERTY LOSS PREVENTION MEASURES FOR RESTARTING BUSINESSES AFTER A TEMPORARY CLOSURE

ALLIANZ RISK CONSULTING



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INTRODUCTION

The spread of coronavirus (Covid-19) is unprecedented and we understand this is a difficult time for businesses and employees. Allianz Risk Consulting (ARC) has developed the following overview of possible property loss prevention measures to assist with restarting business operations after a temporary shutdown.

All of the recommendations are technical advisory in nature from a risk management perspective and may not apply to your specific operations. Please review the recommendations carefully and determine how they can be applied to your specific needs prior to implementation. Any queries relating to insurance cover should be made with your local contact in underwriting and/or broker.

We remain available for your loss prevention needs. Please contact your local ARC representative or Regional Technical Manager if you have any questions or want to discuss any specific issues.

LOSS PREVENTION MEASURES

The measures listed below can help to prevent or mitigate property losses when restarting a business after a shutdown. However, this is not a comprehensive list and is not intended to cover every situation. Local conditions and circumstances should be taken into account. Please note that life safety issues are not addressed.

- Restore site security to pre-closure conditions, including site and building access, security systems, security guards, lighting, control of contractors and visitors, etc.
- Perform a thorough self-inspection of the site, including all buildings (interior and exterior) and equipment, to detect and correct any unsafe or abnormal conditions, such as damage, maintenance issues, improper housekeeping or storage, signs of vandalism, etc. Complete and reinstate any inspection, testing and maintenance procedures that may have lapsed since the shutdown.

- To avoid contamination, doors in high traffic areas can remain open, including fire doors held open by door closure devices that will allow the door to close automatically in the event of a fire. Normally-closed fire doors should remain closed. Additional coverage by security guards may be needed at the main entrance doors.
- Review emergency response procedures to verify they are up-to-date and there is adequate coverage for assigned positions on all shifts.
- Verify all fire protection and detection systems, including sprinkler systems, fire pumps, fire protection water supplies, fire extinguishing systems, fire alarm systems, etc., are in service and functioning properly before restarting operations. Complete and reinstate any inspection, testing and maintenance procedures that may have lapsed since the shutdown.
- Follow all standard operating procedures (SOPs) and manufacturer's guidelines before restarting any shutdown equipment or processes. Reinstate normal maintenance procedures for all equipment. Extreme care should be taken when restarting large equipment or equipment that creates hazardous conditions.
- For locations introducing alcohol-based (flammable) disinfectants, such as hand sanitizers, implement the following fire safety precautions:
 - Do not store or use near sources of ignition, such as electrical equipment, hot surfaces, smoking areas, etc.
 - Ensure personnel rub their hands completely dry to allow flammable vapors to evaporate safely.
 - Dispose of all waste rags in approved, normally closed, metal containers. Empty waste containers at least daily for safe disposal off-site.
 - Store all combustible and flammable liquids in approved flammable liquid cabinets or cutoff rooms.
- For locations exposed to natural hazards, such as windstorms, earthquakes and flood, prepare in advance for these perils. ARC Natural Hazard Checklists are available at: <https://www.agcs.allianz.com/news-and-insights/risk-advisory.html#natcat>
- Review the effectiveness of the site's business continuity plan and revise as needed based on lessons learned during the temporary shutdown.
- Inform the broker and insurer if there are any significant changes to the operations or new hazardous processes planned or pending.
- ARC is available to review and consult on potential hazards and recommended controls, including cases where operations are not fully restored (i.e. partial restarting). Please don't hesitate to contact ARC to discuss your specific needs.

QUESTIONS OR COMMENTS?

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