

CORONAVIRUS: SAFETY MEASURES FOR BUSINESSES FORCED TO TEMPORARILY CLOSE THEIR PREMISES

ALLIANZ RISK CONSULTING

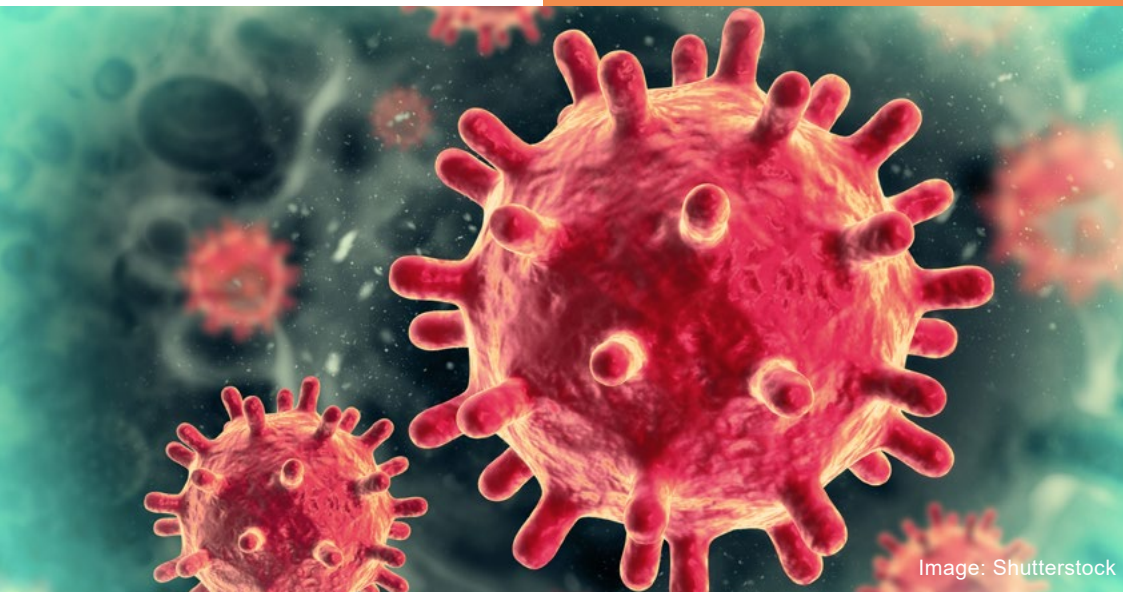


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INTRODUCTION

As more businesses are faced with shutting down their operations temporarily due to the recent coronavirus outbreak, we have developed the following collection of possible loss prevention measures which can serve as a guide to help you individually plan for 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 recommendations carefully and determine how they can best apply 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 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 the impact of damages occurring during a shutdown. However, this is not a comprehensive list and must be checked by the business against its actual requirements and circumstances and planned individually:

COMBUSTIBLES

- Reduce the quantities of combustible materials located inside the buildings as much as possible. Combustible materials may include raw and finished goods, packaging, pallets, waste, dust, lint, oil, flammable/combustible liquids, etc.
- Ensure safe separation distances (1.5 m or 5 ft minimum) are maintained between all electrical equipment and combustible materials.
- When prudent, ensure all technical rooms (i.e. mechanical, electrical, etc.) are free of combustible materials.

- Verify all external combustible storage is located a safe distance away from the buildings. This distance varies depending on the combustibility of the storage and the building construction; however, provide at least 15 m (50 ft) separation if unsure.
- **Make all efforts to** arrange for a manned 24/7 guarding presence at the site or overnight patrols by an approved guarding firm or plant representatives. Any patrols should be at random intervals and times to ensure any pattern is not observed.

COMBUSTIBLE AND FLAMMABLE LIQUIDS

- Place all combustible and flammable liquids in appropriate storage areas (i.e. cutoff rooms, safety cabinets, etc.). When prudent close or seal all storage containers.
- Remove all waste rags for safe disposal off-site.
- Ensure essential ventilation systems continue to operate, if required, for removal of flammable vapors.

SERVICES

- Shut down all hazardous process equipment and utilities, where possible and operationally appropriate, including nonessential flammable liquid and gas mains.
- Check whether you can isolate services at the mains and drain all water systems down, except water for fire sprinklers, fire pumps, etc., which should always remain operational.
- Maintain temperatures at or above 5°C or 40°F for any areas with water-filled piping, such as fire sprinklers, fire pumps, process equipment, etc., unless otherwise required for operational reasons.
- Check whether electricity can be shutdown for the premises, except where needed for fire alarms, fire protection systems, security systems, etc.
- Park all powered industrial vehicles in a fire segregated room or in an area free of combustible materials.

BUILDING SECURITY

- Fit quality security mortise deadlocks on all entry/exit doors, taking into account company needs.
- Secure all windows with any applicable locks.
- Where possible, and considering escape routes, lock entry posts to prevent unauthorized caravans/ vehicles from entering.
- Isolate electric roller shutters if possible.
- Maintain any security systems. The prevention of false alarms (such as from wildlife, temperature and humidity, etc.) should be achieved by removing the cause and not by turning off the systems or isolating affected zones.
- Check whether you can shut down all nonessential electrical lighting if possible. Keep only the minimum level of lighting where appropriate for inspection, security patrols and access purposes.
- Ensure all building access keys are accounted for by use of a key log book. Change locks if they are not.
- Record and list all visitors and contractors. Ensure building entry and lockdown procedures are available and adhered to.
- Immediately repair any breach in building or perimeter security.

PREMISES INSPECTIONS

- Visit the building(s) periodically (at least weekly is recommended) and maintain detailed records of all observations. Correct all noted deficiencies promptly.
- For health and safety reasons, if possible no person should be allowed to enter the building(s) unaccompanied or without the use of an efficient communications method. Always notify a colleague that the building is being entered and of the expected duration of the visit.
- Verify the following as part of the inspections:
 - All exterior building openings, such as doors and windows, are properly secured to prevent unauthorized entry.
 - All electronic monitoring systems (i.e. fire alarms, fire pumps, security systems, etc.) appear to be in good working condition (i.e. power on, no alarms, etc.).
 - All fire sprinkler systems, including water supplies such as fire pumps and water tanks, appear to be in good operating condition.
 - No signs of unauthorized entry, vandalism or arson.
 - Proper maintenance of building and grounds.
- Remove evidence of vandalism/graffiti and block any broken windows/entry points immediately when they are discovered.

MAINTENANCE

- Maintain the building in a good state of repair.
- Make sure building is watertight by suitable repairs (i.e. roofs, guttering, etc.).

FIRE

- **Make all efforts to** inspect, test and maintain all fire protection and detection systems to remain operational, including the following:
 - Fire alarm systems, including automatic fire detection.
 - Fire sprinkler systems, including monthly recorded inspections of sprinkler control valves to ensure they remain locked in the open position.
 - Fire pumps, including weekly or monthly testing to verify proper operation; see fire pump inspection checklist below.
 - Fire protection water supplies, including water tanks.
 - Fire extinguishing systems.
 - Portable fire extinguishers.
 - Fire doors.

Guidance documents and checklists for inspection, testing and maintenance of water-based fire protection systems are available: <https://www.agcs.allianz.com/news-and-insights/risk-advisory/water-based-fire-protection-systems.html>.

Note: ARC is aware that the coronavirus outbreak may cause problems or bottlenecks during inspections or maintenance. However, especially in this exceptional situation, it is important to ensure that the systems retain their unrestricted functionality. This applies in particular to automatic fire extinguishing and fire alarm systems. In the event of a fire, it must be expected that automatic fire alarm systems can send a fire alarm to the alarm receiving point and sprinkler systems can effectively fight a developing fire. If this cannot be expected, please inform your broker or insurance contact.

FIRE PUMP INSPECTION CHECKLIST

(to be adapted to individual business conditions)

		Yes	No
1	Is fire pump controller on "automatic"?		
2	Is jockey pump controller on "automatic"?		
3	Are all jockey pump and fire pump control valves open?		
4	Is diesel fuel line locked open?		
5	Is jockey pump running frequency normal?		
6	Is pump room adequately heated?		
7	Is adequate combustion air provided?		
8	Is engine oil at the correct level?		
9	Is engine coolant at the correct level?		
10	Is water level and specific gravity correct for both batteries?		
11	Does battery charger appear to be functioning properly?		
12	Are pump packing glands leaking sufficient water?		
13	Is a charged fire extinguisher in the pump room?		
14	Is pump room clean and free of combustible materials?		
15	Did all remote pump signals function properly?		
16	Is diesel fuel tank at least ¾ full? Record fuel tank level:		
17	Are both the jockey pump and fire pump controllers on "automatic"?		

QUESTIONS OR COMMENTS?

PLEASE CONTACT:

Nicolas LOCHET

Regional Technical Manager
Allianz Risk Consulting
+ 33 607 798 412
nicolas.lochet@allianz.com

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