

## Before and Beyond Insurance

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I like to say “before” because of the mantra I use all the time: “Buy Your Insurance Last™.” Many clients and colleagues like to ask me, “What can I do to prevent or mitigate losses when insurance may not even be involved?” That’s “beyond” - and both are really the same.

So how can you prevent injuries or losses from happening? And what plans can diminish the impacts of inevitable losses? These are key risk management questions and the answers can save you a lot of time, hassle, and money.

### Here are some examples from recent risk assessment work with clients.

- Fire extinguishers are often seen around offices, manufacturing plants and warehouses – how many of you have actually used one? Most people have not, and when confronted with a small fire, they totally discharge the extinguisher without any impact, or instead, even fan the flames! Recently I suggested a client invite some of the local firefighters to a monthly company barbeque and ask that they conduct a demonstration and allow employees to use an extinguisher on a controlled fire. The shop and warehouse were full of equipment and flammables, so a fire department would be delighted to help with training and prevention here.
- We all know to call 911 in the event of an emergency – but how many of your staff could quickly and accurately describe the precise location of your premises? Could they do it in a panic situation – when you’re having a heart attack? I often suggest clients write up a brief description – with cross streets and directions and call the fire department, paramedics and police station (using the non-emergency numbers) to ask if the directions are clear. These can then be posted in several conspicuous spots or above key phones. And it may be crucial to post someone outside to direct the emergency team if your precise location isn’t clear – “we’re in the plaza, in the back, near Safeway.” Ask where the best place might be for that person to wait and give directions.

### And there are lots of others we could talk about –

- Does everyone know how to get to the nearest first aid clinic? Print maps for staff to keep in their cars.
- Do you have a pre-planned meeting site in the event of an evacuation? How will you know if everyone got out safely if they are somewhere else?
- What’s your plan in the event of a severe storm or natural disaster if employees cannot leave? Is there enough water, food, and warm clothing?

What other prevention or mitigation tips are important to you? Email me and I will use as many as possible in future RiskSmart Tips.