Hurricane Preparedness Month
Protecting Your Employees in the Event of A Hurricane

If your business is in the projected path of a hurricane, you need to act quickly to protect your employees and your property. There are several key steps you can take now that will go a long way towards keeping your employees safe while minimizing damage to your business.

Here is a checklist to help you prepare your business for a hurricane:

- Pay close attention to forecasts in order to know when to take action.
- Confirm that your employee contact lists are up to date.
- Secure all doors and board up windows to protect against flying debris.
- Clean out floor drains and catch basins and check sump pumps.
- Anchor and fill above-ground tanks with water or product to keep them in place during the storm.
- Fill the fuel tanks on your emergency generator and fire pumps. Fill your vehicles’ fuel tanks as well.
- Check to see that your fire protection equipment is working.
- Make sure your important records are protected or duplicate them and move them offsite to a safe area.
- Shut off process piping carrying gas or flammable liquids in case a pipe breaks in the storm.
- Shut down production processes safely and turn off the electricity for non-critical equipment.
- Evacuate your employees.

Do not forget to tie down sheds, small outbuildings, or similar structures that may not be designed for high winds. Move any items inside that could blow away in a powerful windstorm. Items including yard storage, benches, chairs, plant urns, signs or potted flowers could become flying debris and cause substantial damage during a storm.
Natural disasters can cause widespread flooding and damage to property and infrastructure. Cleanup and recovery activities involve hazards that can cause serious injuries or death. OSHA urges employers and workers engaged in cleanup and recovery to be aware of these hazards and how to protect workers. These hazards are outlined below along with the proper precautions for employers and workers.

- If you are an employer, worker, homeowner, or member of the public involved in cleanup and recovery activities, it's important that you assess the potential for hazardous conditions and/or exposures before you engage in these activities.
- Based on an initial assessment of hazards, employers need to provide workers with the appropriate personal protective equipment, training, and information to safely perform the work.

### Possible Hazards

**Downed Power Lines**
- Burns and electrocution from contact with energized lines or objects, including tree limbs, in contact with downed power lines

### Protective Measures

- Assume that all power lines are live or energized.
- Establish and clearly mark a danger zone around downed power lines. Stay at least 10 feet from all downed lines.
- Allow only properly trained and equipped workers to repair electrical wires.
### Possible Hazards

#### Contaminated Floodwaters
- Bacteria and other infectious organisms (from sewage) in water and soil.
- Toxic substances from flooded industrial and waste sites.
- Mold and fungi in the air.

#### Protective Measures
- Ventilate enclosed spaces with fresh air.
- Assume that floodwater is contaminated unless proven otherwise.
- Allow only trained workers with the proper personal protective equipment to clean up toxic chemicals, other hazardous waste, and mold.
- Be up-to-date with a tetanus shot (within the last 10 years).
- Discard water-damaged and visibly contaminated materials.
- Use waterproof boots, latex or rubber gloves and other protective clothing.
- Keep an adequate supply of clean water available for drinking and washing.

### Tree Trimming and Debris removal

- Electrocution from contact with powerlines or tree trims in contact with power lines.
- Being struck or crushed by falling tree limbs.
- Injuries from equipment, such as chain saws and chippers.
- Strains and sprains from lifting or moving tree limbs and other debris.

- Contact the utility company to de-energize and ground or shield power lines. All tree trimming/removal within 10 feet of a power line must be done by trained tree trimmers.
- Establish and clearly mark a danger zone where tree debris may fall onto workers. Stay alert at all times.
- Use work gloves, a hard hat, work boots, hearing protection and eye/face protection.
- Watch out for chainsaw kickback. Do not cut with saw tip.
- Do not get too close to a chipper.
- Use mechanical equipment to lift heavy objects.

### Falls

- Falls from aerial lifts, ladders, roofs, and other elevated work surfaces.
- Slippery and uneven working surfaces that can create injuries due to slips, trips and falls.

- Use safe procedures to prevent aerial lift tip-overs.
- Use a body harness or restraining belt with a lanyard attached to the boom or basket of the lift.
- Use proper ladder safety (e.g., set on firm and stable ground, maintain “three-point” contact, do not stand on top rung).
- Be aware of wet or slippery surfaces, obstacles or uneven surfaces on the site.

### Portable Generators

- Shocks and electrocution from gas- and diesel-powered generators.
- Toxic carbon monoxide (CO) from generator exhaust.
- Fires from improper refueling and fuel storage.

- Never run a portable generator inside a house or in an enclosed space like a garage.
- Inspect electric cords to ensure they are in good condition and free of defects. Use a ground-fault circuit interrupter (GFCI).
- Ensure that spaces where generators are used are properly ventilated.
- Shut down the generator before refueling. Never store fuel or the generator indoors.
ASSOCIATION HIGHLIGHT

First Benefits is filed with the North Carolina Department of Insurance as an association-based insurance company that requires membership as part of eligibility. With over 25 years of experience specializing in workers’ compensation insurance First Benefits prides itself on personal service, sound underwriting and experienced claims management. First Benefits requires insureds, as well as agencies, to hold an active membership in an industry-related association or chamber of commerce. Our affiliated associations and chambers can be found here.

In each publication of First Benefits Insider, we will highlight one of our participating associations to keep you up to date with First Benefits.

The North Carolina Retail Merchants Association

NCRMA is the leading advocate and business resource dedicated to promoting a positive legislative and regulatory environment for the retail industry - enhancing members’ opportunities for success. NCRMA offers advocacy and legislative representation specific to concerns of retail owners and operators: tax reform, employee issues, compliance and regulatory education.

NCRMA provides members access to information on trends, surveys, reports, etc. to help plan their business strategy. NCRMA offers educational webinars, quarterly seminars, and a quarterly magazine to keep members current on store operations and marketing practices.

Go to ncrma.org and learn what else the association can do for your clients.
First Benefits has been approved as an underlying carrier for umbrella policies by several prominent insurance companies in the NC Market:

- West Bend Mutual Insurance Company - new as of 8/12/2019
- Nationwide Mutual Insurance (EL Limits of 100/500/100 except for contractor classes which require 500/500/500)
- Hanover Insurance Group
- EMC Insurance Company (required EL limits of $500,000/$500,000/$500,000)
- Cincinnati Insurance Company (required EL limits of $1,000,000/$1,000,000/$1,000,000)
- Selective Insurance Company of America
- Erie Insurance Company
- Penn National Insurance Company (required minimum EL limits of $1,000,000/$1,000,000/$1,000,000)
- Auto-Owners Insurance Company
- All Liberty Mutual Companies including Montgomery
- Central Mutual Insurance

**Our Top 25 Class Codes for Summer 2019**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td>0005</td>
<td>Farm: Nursery Employees &amp; Drivers</td>
</tr>
<tr>
<td>0027</td>
<td>Farm: Field Crops &amp; Drivers</td>
</tr>
<tr>
<td>0042</td>
<td>Landscape Gardening &amp; Drivers</td>
</tr>
<tr>
<td>3076</td>
<td>Sheet Metal Products MFG.</td>
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<tr>
<td>5022</td>
<td>Masonry NOC</td>
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<tr>
<td>5183</td>
<td>Plumbing NOC &amp; Drivers</td>
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<tr>
<td>5221</td>
<td>Concrete or Cement Flatwork</td>
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<tr>
<td>5537</td>
<td>HVAC &amp; Refrigeration Systems - Installation, Service &amp; Repair Shop</td>
</tr>
<tr>
<td>6570</td>
<td>Beer or Ale Dealer-Wholesale &amp; Drivers</td>
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<tr>
<td>7705</td>
<td>Non-Emergency Medical Transport</td>
</tr>
<tr>
<td>8006</td>
<td>Convenience Store</td>
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<tr>
<td>8017</td>
<td>Store: Retail NOC</td>
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<tr>
<td>8021</td>
<td>Store: Meat, Fish or Poultry Dealer-Wholesale</td>
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<tr>
<td>8033</td>
<td>Grocery Stores</td>
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<tr>
<td>8116</td>
<td>Farm Machinery Dealer-All Operations &amp; Drivers</td>
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<tr>
<td>8215</td>
<td>Feed, Fertilizer, Hay or Grain Dealer</td>
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<tr>
<td>8350</td>
<td>Gas Dealers &amp; Drivers (Not-For-Hire)</td>
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<tr>
<td>8380</td>
<td>Automobile Service or Repair Center &amp; Drivers</td>
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<tr>
<td>8748</td>
<td>Auto Salespersons</td>
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<tr>
<td>8832</td>
<td>Physician &amp; Clerical</td>
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<tr>
<td>8868</td>
<td>College: Professional Employees &amp; Clerical</td>
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<tr>
<td>9014</td>
<td>Janitorial Services by Contractors - No Window Cleaning above Ground Level</td>
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<tr>
<td>9060</td>
<td>Club - Country, Golf, Fishing or Yacht</td>
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<tr>
<td>9082</td>
<td>Restaurant NOC</td>
</tr>
<tr>
<td>9403</td>
<td>Garbage, Ashes or Refuse Collection &amp; Drivers</td>
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</tbody>
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In North Carolina, Virginia and Georgia First Benefits Insurance Mutual IS workers’ compensation insurance.

We focus exclusively on workers’ comp and have spent more than a quarter century working together with agents, policyholders and injured workers.

AGENCY SERVICES & UNDERWRITING

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