School Earthquake Preparedness & Post Loss Management

Best Practices to Reduce Your Loss
Overview

- Pre-Earthquake Best Practices to Help Mitigate the Severity of the Event
- MUSIC’s Response to a Earthquake Event
Pre-Event Best Practices

Your District Needs to be Proactive in Planning for an Earthquake

Key Activities to Focus on Include:

- Developing a School Business Continuity Committee
- Identifying Buildings Prone for Significant Damage
- Implement/Complete Retrofits to Reduce Loss
- Implement Policies/Procedures to Protect Data and Key Documents
- Complete Earthquake Drills
School Business Continuity Committee

Primary Purpose of Committee is to ............... 

*Develop a Plan to Bring a School Back to Regular Operational Status a Quickly as Possible*
School Business Continuity Committee

- The Committee Should Identify Key Functions and Activities Necessary to a School System
- Recovery involves Planning, Practice and Building upon Scenarios. Do no Assume Your are Ready to Recover from a Disaster or Incident
- Chain of Command

*It Takes a Lot of Time to do it Well. Do a Lousy Job of it and Long Term Consequences Follow. Think, Plan, Prepare, Practice, and Recover.*
School Business Continuity Committee

Sample Committee Membership

- School District Administrator
- School Principal
- IT Coordinator
- Director of Building and Grounds
- Transportation Director
- Food Service Director
- Nurse
- Counselor
School Business Continuity Committee

Look at Critical Functions from the following:

- Facilities
- Services
- Records
- Food Service
- Transportation
- School Nurse
- Psychological Services
- Instruction and Curricular Program
- School Calendar
School Business Continuity Committee

- Facilities
  - Water and Sewer
  - Structural Integrity of Facility
  - Lights
  - Electricity
  - Gas
  - Life Safety & Fire Suppression
School Business Continuity Committee

**Services**

- Telephone and External Communications
- Network Operations
- Nursing or Health Programs
- Transportation
- Food Service
School Business Continuity Committee

- Recordkeeping
- Payroll
- Accounting
- Student Academic
- Student and Staff Medical
- Classroom Gradebooks- Misc.
- Fees, Fines etc.....
School Business Continuity Committee

- Food Service
- Refrigeration
- Cooking
- Sanitation
- Supply
School Business Continuity Committee

- Student Transportation
- School Buses
- Route Adjustments
- Fuel Supply
School Business Continuity Committee

- School Nurse & Counseling Services
- Health Screening Services
- Medication Management
- In-House & Outside Counseling Services
School Business Continuity Committee

Administration

What are the legal requirements for the resumption of instructional services and how does this closure impact the state mandated hours of instruction.

E-learn capabilities ???
School Business Continuity Committee

The Overall Purpose of the Committee is to Identify Key Pieces of the Puzzle and Develop a Plan to Mitigate as Many of the Concerns as Possible
Earthquake Building Analysis

Committee or Facilities Should Survey all Buildings Within the District to Identify the Following:

- Building Especially Vulnerable to Earthquake Damage
- Building Contents which are Especially Vulnerable to Damage or Creating a Potential Safety Issue During an Earthquake
Earthquake Building Analysis

Examples of Buildings Especially Prone to Earthquake Damage
Once Especially Vulnerable Buildings are Identified
Then a Plan Should be Developed to Consider Structural Repairs or Retrofits.
Earthquake Building Analysis

Examples of Building Contents Especially Vulnerable
Earthquake Building Analysis

Once Especially Vulnerable Buildings Contents are Identified Then a Plan Should be Developed to Consider Retrofits.
Earthquake Building Analysis

Other Best Practices

- Automatic Gas Shut Off Valves
- Maintain Emergency Lighting Units
- Maintain Fire Extinguishers
- Maintain Classroom Emergency Buckets
- Maintain All Egress Routes Free From Clutter
- Maintain Accurate Building Content Inventory
Earthquake
Key Document Protection

Paper and Electronic Data

Water Proof and Fire Proof Safe
Back-Up Electronic Data at least Daily
Maintain Electronic Back-Up Data Off-Site
  - Earthquake, Fire and Storm Safe facility
  - Geographical Location
Earthquake Drills

All Students and Staff Should Participate in Earthquake Drills

- Drills Should Be Completed at Least Two Times/Year
- Staff Drills Should Include Emergency Response Protocol
Post-Earthquake

- Life Safety and Student Accountability Number ONE Priority
- Begin Salvage Operations
- Contact MUSIC or Insurance Provider
- Implement Plan Developed by the School Business Continuity Committee
MUSIC’s Roll and Involvement

- How Does MUSIC Help Prepare for a Catastrophic Earthquake Event?

- Earthquake Coverages

- Gallagher Bassett’s Response to a Catastrophic Earthquake Event
Both Gallagher and Gallagher Bassett Have Crisis Response Plans

- Plans to Ensure All Employees are Accounted For
- Alternative Communication Methods for Employees
- Plans for All Data to be Backed Up
- Plans For Any Gallagher Office to Take Over for any Office
MUSIC’s Roll and Involvement

MUSIC Provides Member Districts Numerous Insurance Coverages Pertaining to Earthquakes

Shake & Bake

- Earthquake Specific Coverage
- Property Coverage (Fire and Sprinkler Leakage)
- Loss of Income
MUSIC’s Roll and Involvement

MUSIC Contracts with a Catastrophic Loss Engineering and Analytic Company to Determine the Potential Impact of a Significant Earthquake

- All Structures in the Earthquake Zone are Analyzed
- Property Values in the Earthquake Zone are Analyzed
- They Complete Probability Analysis of Loss Based on Magnitude of Earthquake Event
MUSIC’s Roll and Involvement

Gallagher Bassett Has a Post-Loss Earthquake Event Plan

- Contracts With Several Independent Adjuster Firms
  - These Firms Understand MUSIC’ Coverage and Service Commitment Criteria

- Contracts With Numerous Salvage and Construction Firms
  - These Firms Will be On-Site Within 24 Hours

- Contracts With Financial and Record Recovery Firms
Key Points

- Preparing for a Catastrophic Earthquake Event is Extremely Important and a Team Effort Between the School District and MUSIC
- Establishing a District School Business Continuity Committee is Essential
- Developing a Plan to Retro-Fit Certain Buildings is Important
Key Points

- Engaging All Students and Staff in Earthquake Drill is a Must

- MUSIC is a Partner in Helping Your District Respond to and Recover From an Earthquake

- Working Closely With MUSIC Post Event is Imperative
Questions

Alan Schmitt, ARM-P
Risk Control Manager
Arthur J. Gallagher
MUSIC
(Missouri United School Insurance Council)
alan_schmitt@ajg.com