

Earthquake Checklist

An earthquake cannot be prevented or predicted with any certainty. To help protect your business, we've developed the following checklist which outlines some of the important steps you might wish to consider taking to reduce the risk of damage and financial loss resulting from an earthquake.*

Before an earthquake event

Firstly, conduct your own assessment of the earthquake risk to your business. Check your building for any signs of large cracks in walls, around parapets or along columns and beams.

Discuss any existing issues with a qualified seismic engineering consultant. This is particularly important in terms of the structure of your building and ultimately the safety of people working in it.

Practical actions you can take:

- Develop a comprehensive Emergency Action Plan to minimise damage, activate salvage and repair operations, and lessen the impact of business interruption following an earthquake
- Maintain a formal Business Continuity Plan (BCP)
- Nominate and train an Emergency Response Team (ERT) covering all shifts, to implement the Emergency Action Plan. Stockpile emergency supplies that may be needed to support the ERT
- Evaluate the loss exposure to the business (building and contents) of items overturning, sliding, swinging, falling or rupturing
- Implement an anchorage/bracing policy for contents and storage facilities and building services to prevent or mitigate damage
- Move heavier items to lower storage shelves
- Anchor items to the floor and adjacent walls to prevent overturning
- Restrain taller items on multi-shelf units with flexible cords
- Group items together and bolt or brace them to each other
- Test for and correct deficiencies that could result in electrical arcing near combustible materials
- Provide back-up water supplies for fire fighting
- Install seismically activated automatic shut-off valves for hazardous liquid and gas distribution systems.



After an earthquake event

Life preservation is paramount – make sure you can move about safely before performing the following steps to mitigate loss or damage:

- Implement your Business Continuity Plan (BCP)
- Check fire extinguishers and hose reels are operational as sprinkler piping may be damaged
- Check process and manufacturing systems, gas, water and electrical systems for damage. Shut off as necessary
- As fire is a major area of concern following an earthquake, check the premises thoroughly to ensure no combustible materials have come into contact with ignition sources
- Check that all sprinkler water supply valves are open and water supply is in service (unless they have been damaged and are leaking)
- Check for any damage to burglary protection and fire alarm systems
- Secure all buildings against unlawful entry
- Do not allow 'Hot Work' until fire protection is restored.

Aftershock improvisation

Improvisation may provide some useful short-term gains, especially in the context of aftershocks. Be prepared and stock these items now:

- Commercial grade Velcro strips and pads for securing equipment on horizontal surfaces. Note this is very strong in horizontal applications but not vertical applications
- Good quality adhesive tape to keep cupboard doors closed – especially those with magnetic catches. Also good for rafting lightweight cylindrical items
- Shock cord to keep refrigerator and freestanding cupboard doors closed and items on shelves
- Ratchet ties for rafting together cabinets and shelves, or groups of appliances
- Adhesive packaging tape for loose cylindrical objects e.g. bottles, cans, aerosols etc – tape together in small rafts and store on longest side
- Plastic sheeting to cover items likely to sustain damage from water leaks.

To find out more about protecting your business from earthquake related damage and loss, talk to your insurance broker.

*This checklist is not intended to be a comprehensive list of all the steps you should consider taking to reduce the risk of damage and financial loss resulting from an earthquake. It should be used as a guide only.

