

## A GUIDE TO COMMUNITY PRESERVATION AND OPTIMAL SAFETY

A comprehensive emergency preparedness plan is critical to your residents' and your operation's well-being in the face of a catastrophe. Presenting the plan during your insurance renewal demonstrates proactive loss prevention and risk management.

### PART I: OPERATIONS

Follow these steps to create or update your emergency response plan:

#### A. GOVERNANCE

*Document each person's responsibilities so your team understands and takes ownership over their roles during an emergency.*

- ☐ Assign ownership of the emergency response plan
- ☐ Assemble a diverse committee representative of your organization's employees to spearhead different efforts
- ☐ Clearly define each member's role and responsibilities and ensure each role can be performed promptly in an emergency
- ☐ Establish chain of command to initiate the emergency response plan when notification of a pending emergency occurs

#### B. HAZARD VULNERABILITY ASSESSMENT (HVA)

*Uncover incidents most likely to occur in your location as well as unique risks for the specific resident population.*

- ☐ Determine what types of disasters and incidents could occur at your location to uncover gaps or oversights in prior emergency planning
- ☐ Identify risks associated with the building and the challenges the team could face getting residents to safety during an emergency
- ☐ Prioritize potential challenges based on the building's biggest risks
- ☐ Conduct annual reviews of your HVA and update as needed

#### C. POLICIES AND PROCEDURES

*Develop detailed emergency response protocols based on the findings from your HVA to address your organization's and residents' unique risks.*

- ☐ Establish emergency notification procedures and immediate actions for staff, physicians, and residents
- ☐ Create thorough evacuation strategies for fire, flood, and storm events that dictate the level of intervention and support staff should provide to residents (particularly non-ambulatory ones) throughout the process
- ☐ Create shelter-in-place guidelines and procedures for staff and residents
- ☐ Create well-being check-in protocols for staff to ensure all residents are accounted for and identify imminent resident health and care needs in the midst of and immediately after an emergency
- ☐ Outline the health and safety requirements that must be met for evacuated residents to re-occupy an evacuated building

#### D. TRAINING EXERCISES

*Ensure your plan is functional in multiple emergency scenarios.*

- ☐ Include emergency preparedness training for all new staff orientation
- ☐ Conduct staff and resident fire drills quarterly
- ☐ Conduct full scale staff and resident emergency training exercises annually
- ☐ Ensure all staff understand roles and responsibilities during an emergency
- ☐ Provide all staff with a copy of the emergency response plan and supply additional copies in easily accessible areas

#### E. CRISIS COMMUNICATION PROTOCOL

*Uncover what incidents are most likely to occur in your location as well as unique risks for the specific resident population.*

- ☐ Describe how staff should notify both residents and family members of initial and emerging emergency response details and actions, and assign responsibility to specific staff members to execute notification process
- ☐ Clearly list HIPAA-compliant methods for sharing resident information during an emergency
- ☐ Establish backup communication methods
- ☐ Outline how press inquiries should be handled and provide a standard response for each potential emergency scenario to be used by all staff when fielding external inquiries

## F. TRANSPORTATION AND RESOURCES

*Secure a suitable physical location where you can transfer residents if your building becomes uninhabitable.*

- ☐ Identify, confirm the availability of, and enter an agreement with both local and distant organizations that have the infrastructure and resources available to safely house residents and meet care needs
- ☐ Designate suitable resources to enable swift and continued access to food, water, medical records, medications, supplies and other vital material needs
- ☐ Assign responsibility for specific staff members to maintain and regularly update comprehensive supply lists
- ☐ Enter contracts with adequate and reliable transportation services to implement evacuation plan
- ☐ Secure transportation and lodging resources for residents' pets during an evacuation
- ☐ Provide and regularly maintain emergency generators to support heating and cooling, lighting, alarm systems, and food storage needs

## Part II: RISK MANAGEMENT

Address these common risk areas to reduce claims and combat higher insurance rates:

### A. INSPECTION AND MAINTENANCE

*Demonstrate your organization's commitment to effective emergency preparedness.*

- ☐ Conduct an infrared thermography building scan to identify unforeseen electrical, HVAC, plumbing, or structural issues
- ☐ Perform routine inspection and maintenance on all major building components, including boiler, HVAC, plumbing, roof, and electrical
- ☐ Perform routine inspection and maintenance on all emergency equipment, including generators, flood sensors, central fire alarms, sprinklers, and flood barriers
- ☐ Maintain active contracts with mitigation contractors that have 24/7 emergency availability

### B. PARTNER WITH YOUR BROKER

*Collaborate with your broker and carrier to optimize your risk mitigation efforts and right size your coverage.*

- ☐ Request an updated replacement cost estimate for buildings to ensure property coverage is rightsized for each structure's true rebuilding costs and avoid coinsurance penalties
- ☐ Communicate emergency response plan with broker before renewal to display proactive risk management practices in place to mitigate against natural disasters
- ☐ Utilize water sensors, temperature and humidity monitoring, or flow monitoring equipment free of charge from carrier, if provided

**Contact EPIC Senior Living** for a thorough assessment of your organization's current emergency planning, and to discuss opportunities to partner with proactive senior living insurance experts and carriers.

As the administrator of Aging Services Insurance, a LeadingAge and EPIC national insurance program, EPIC Senior Living offers long-term, stable, cost-saving insurance solutions and risk management services specific to the needs of the LeadingAge community.

