

Employees and volunteers cleaning up from floods can be exposed to serious dangers

, including hazardous materials, electrocution, carbon monoxide poisoning, and unstable

structures. Because safety is our top priority, here is a summary of how to protect workers

- employees and volunteers alike - from these risks.

Flood Water and its Dusty Residue

Flood water as well as the dust that comes from moving earth that was contaminated by

flood water often contain hazardous materials such as infectious organisms and

dangerous chemicals. To be protected from these potential unsafe conditions, workers

should wear personal protective equipment (PPE): sturdy waterproof boots, latex gloves,

goggles or safety glasses, and a dust mask or N-95 respirator. Workers should also —

before leaving the work area and getting in their vehicles — remove all contaminated

personal protective equipment & clothing and wash any potentially contacted skin.

Electricity

Electrocution is a serious hazard during flood cleanup. If water has been present

anywhere near electrical circuits and/or electrical equipment, turn off the power at the

main breaker on the service panel. Do not turn the power back on until the electrical

equipment has been inspected by a qualified and licensed electrician. Workers should

use only battery-operated power tools in areas that contain standing water and be

mindful and stay away from any downed power lines.

Exhaust Fumes

Use gasoline or diesel-powered pumps, generators, and pressure washers only outdoors

due to the potential for carbon monoxide build up. This colorless, odorless gas is a

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dangerous asphyxiant and can cause death quickly.

Physical Dangers

Special attention is needed to avoid back injuries associated with manual lifting and handling of debris. To help prevent injuries, use teams of two or more to move bulky objects, avoid lifting any material that weighs more than 50 lbs. (per person), and use proper lift-assisting devices when possible. Also, don't work around any flood-damaged building until it has been examined by a professional engineer and deemed safe for work. Assume that all stairs, floors, and roofs are unsafe until they are inspected, and wear a hard hat in addition to the PPE listed above when working in or around a structure affected by flood waters. Designate and isolate dangerous or hazardous areas and

structures with signs and cones or hazard/caution tape.

Contracted Assistance

Make sure that any contractors hired for flood related cleanup and restoration are fully insured and that a proper written agreement or contract is in place for the related work. Resources that help PACIF members manage risk with contracts and contractors are posted at vlct.org/loss-control/managing-risk-contracts-and-contractors, and our Underwriting Team is happy to serve PACIF members by reviewing proposed contracts for insurance-related details. You can reach them at underwritingdept@vlct.org.

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