

June 2020

Marsh Risk Consulting: How to prepare for monsoon during pandemic





Important measures for readiness against monsoons to ensure minimal business interruption.

COVID-19 has affected businesses across the globe. Since many parts of the world are in full or partial lockdown with no or minimal business operations, the economy has taken a critical hit.

Even post relaxation of these lockdowns, there would be many restrictions in place, which could range from limited workforce at sites, delay in transport, scarcity of resources and labour etc. This means even after the businesses are allowed to function again, they would be unable to perform at peak capacity.

Amidst this global pandemic crisis, there is another challenge approaching India, the upcoming monsoon season. Without preparation, the businesses which have just resumed will be forced to shut-down due to heavy downpour or water logging or floods.

It is time to take a different approach at our monsoon preparations, because what seemed easy during previous monsoons could be a huge task this season.

The possible measures listed below are intended to help and support the employees who are responsible for employee health and safety, emergency planning, and restarting activities during the operational downtime.

Below is an exclusive, but not an exhaustive list of measures.

I. Preplanning

Resuming safe operations post pandemic.

Employee safety	
• Explore possibility of installing walk-in sanitization booth at the main entrance.	
 Provide means of checking body temperature at the main entrance of your 	
facility.	
 Facilitate the provision of disposable face masks and hand gloves to all the 	
visitors and dayworkers at the main entrance.	
 Provide a health-check card and ensure that all the visitors entering in the 	
facility declare any symptoms experienced by them (headache, sore throat,	
cough, fever, runny nose etc.).	
 Provide sanitizers and disinfectant dispensers at every building entrance. 	
 Practice random health-checks for COVID-19 symptoms in your facility. 	
Formalize a program to provide immediate medical assistance to employees	
complaining or showing signs of COVID-19 symptoms.	
 Use of face masks and gloves to be made mandatory while working inside 	
work premises.	
 Allow employees to stay at home if they have any symptoms of COVID-19. 	
 Request health certificates from the contract labours who plan to work long 	
term in your facility.	
 Provide full-body protection suits for the healthcare staff present in 	
occupational health center at your facility.	
Viral infections	
 Conduct inspections/service of filters of air handling units and local air 	
conditioning systems.	
 Conduct the potable water tests. 	

No

Maintain a high level of hygiene at workplace. Ensure that all areas are kept dry and free from contaminants. Conduct random health check-ups of the employees. Waste disposal means Segregate the medical wastes (gloves, masks, used tissues etc.) from other types of wastes. Dispose the medical waste on priority. Provide adequate means of hygiene and safety for staff handling medical waste. **Training and awareness** Display posters and notice boards containing information about symptoms, precautionary measures regarding COVID-19 and other viral diseases. Display emergency contact numbers regarding COVID -19 at all prominent locations in the facility. Set-up a COVID-19 helpdesk and a dedicated hot-line for staff to report COVID-19 issues and to resolve their queries/doubts. Send periodic emails/messages stressing upon the reporting procedures and precautionary measures regarding COVID-19 and other viral diseases. Conduct periodic training sessions/webinars for all the employees including

Infrastructure

contract staff working at your facility.

	Yes	No
laking the facility safe for work		
Increase the frequency of disinfecting work areas, workstations, carpets, curtains and similar office fixtures.		
Conduct periodic pest control within the work premises.		
Provide dispensers for sanitizers, disposable face mask and gloves etc. in work areas at appropriate locations.		
Explore possibility of having adequate spacing between workstations and workbenches to maintain social distancing.		
Implement measures to avoid overlapping of shifts. Conduct the shift changes in staggered manner to avoid overcrowding.		
Ensure that a high level of hygiene is maintained in lavatories.		
Train the housekeeping staff for adequate cleaning and disinfecting their housekeeping equipment.		
Provide water dispenser for dry and clean		
Accept only properly sealed water containers for the dispensers.		
Ensure that all the waste bins are of the self-closing type with acceptable condition closure lids.		

• •	cility inspections Engage a third-party hygiene and sanitization expert agency for inspection of your facility prior to monsoon. Develop an internal hygiene inspection checklist and implement it into the weekly inspection program.	
Fo	od hygiene	
•	Conduct a special health-check up for all the food handlers on a monthly basis.	
•	Conduct daily checks of the food handlers pertaining to grooming and hygiene. The support staff (dish washing/food serving/cash counter) should also be subjected to health check-ups.	
•	Ensure that all the food handlers always wear personal protection equipment (PPE) .	
•	Ensure that the all the food items are served fresh and at the correct temperature.	
•	Conduct a thorough check of cleaning practices of soiled food and plates. Provide dryers for the dishes and other utensils to ensure better hygiene. Ensure that the food waste bins are covered and that waste is being disposed of periodically.	

II. Preplanning for monsoon

Emergency response planning

	Yes	No
 Flood emergency response plan Revisit your flood emergency response plan. Amend the planning procedures and actionable items based on the available workforce and resources. Relook at amending lists of available resources including measures of flood mitigation, communication, emergency handling and start-up Conduct a table-top exercise to validate the plan. 		
 Start installing building and outdoor stock protection means (temporary monsoon sheds) on priority as soon as the lockdown is over. Repair the damaged windows/doors/shutters on priority. Exercise the rolling shutters and automatic shutters/doors for their functionality. Repair/reinstate the damaged/leaking roofs on priority. 		

 Flood protection (if exposed to flood events) Ensure sufficient availability of supplies for flood protection such as sandbags, barriers etc. Inspect the sandbags and existing flood gates (if any) for their functionality. Train the emergency response team on timely deployment of these flood protection barriers. It is important to conduct this training considering the limited man-power available. Transfer the flood of record elevations in the buildings and ensure that all material is stored above this level. Relocate the equipment present below the flood of record level to above this elevation. Service all the sump pumps, dewatering pumps and ensure that they are in working condition. 	
Align with local Meteorological Department for the warnings on high rainfall days, high tides	
in the upcoming season.	
Explore the possibility of installing barriers around sprinkler risers, isolation valves and hydrant posts to avoid impact damages due to floating debris in case of flood.	
Pre-plan with local fire department for their support.	

Water drainage means

	Yes	No
Storm water drains and related facilities		
 Clean-up all internal storm water drains on priority. 		
 If possible, clean-up the city drains around your facility where storm water drain from your facility is being directed to. Alternatively, align with local authorities to have it done. Inspect for obvious slope/terrain changes inside and outside your facility since a year, which would alter normal flow of water and may cause backflow in your facility. 		
Amend the flood emergency action plan to protect against these changes.		

Communication

		Yes	No
En	nergency communication systems		
•	Ensure that enough means of emergency communications such as walkie- talkie, public addressal systems and hotlines are available and are working properly.		
•	Stock adequate amount of batteries, charging docks and other essentials required for the communication equipment.		
•	Display the emergency contact numbers at all prominent locations in the facility.		

III. During monsoon

	Yes	No
 Monitoring the situation Set-up a flood emergency response center in the fire control room or main emergency control center. Dedicate a person to keep a constant watch over the rain and flood situations and to alert the emergency response team during adverse conditions. Ensure that the plant drawings, layouts are easily located during an emergency. 	□ 8	
 Protecting essentials and high-value items Relocate high-value stocks and items critical to operations to higher tiers in the storage area. Relocate equipment such as dies, molds, other critical portable electronic equipment etc. to a safer area. Practice storage of critical process or operational data backup on higher floors. Relocate the vehicles (tractor trailers, forklifts etc.) that may be needed after a flood to a safe elevated area. 	S.	
 Infrastructure Shut-off electricity and gas supply during a flood event to eliminate fire hazard Shutdown and drain (if possible) ignitable liquid piping. Plan a safe shutdown of processes/manufacturing operations in the buildings around which water levels are rising. Maintain an adequate supply of sandbags around all the buildings. These car act as flood barriers. Create flood barriers around all entry points of basement floors or building entrances in low lying areas. Provide additional securements for outdoor equipment such as storage tanks field equipment etc. Cover the critical equipment, machinery, electrical panels with large tarpaulin sheets where water damage from ceiling, seepage and condensation is expected. Fill empty storage tanks (above ground and underground) to prevent them from floating. Check the roof drains for possible clogging. It is important to keep these drain clear to avoid additional roof loading and damage. Inspect the floor and facility drains at periodic intervals during heavy rains to ensure that they are clear. 	n ,	
 Fire protection Ensure keeping all the fire protection system operational during a flood event. Ensure that all the fire pumps including the standby diesel engine driven pum are in perfect working condition. Maintain adequate diesel supply for the diesel engine driven pump. 		

Support staff Keep the available security staff on high alert and increase the facility surveillance. During a flood event, stop all the servicing/maintenance work and escort the contract labor to safe locations. Keep the salvage team on alert.

IV. Measures prior to start of the operation post flood event

Cleanups

	Yes	No
Clean-up activities		
Conduct an assessment of the damage and resources required prior to start clean-up activities. Mahilipa all resources including the call regime to an arrivative.		
 Mobilize all resources including the salvaging team on priority. Check the flooded buildings for stability prior to start of the clean-up activity. 		
 Use de-watering pumps/sump pump to remove stagnant water. There is likely to be a premium on obtaining such pumps during a disaster hence early identification and reservation will be important. 		
 Any clean-up activity requiring cutting/welding or similar operation should be supported with a hot work permit. 		
 Ensure the electrical panels are clean, dry and free from debris prior to using them. 		
 Expect spillage of ignitable liquids and contaminants. This needs to be cleaned on priority. 		
 Segregate the flood damaged stock from unaffected storages. Inspect fuel tanks for water contamination. 		
 Consider employing specialized restoration businesses to recover damaged technology, documents and other materials such as freeze-drying paperwork and anti-mold treatment. 		
 Ventilate the premises after flooding. Less amount of dampness can lead to less damage. 		

Fire protection

	Yes	No
Fire protection		
 Inspect the automatic and manual fire protection systems to ensure that they are service ready. 		
 Restore or reinstate the impaired fire protection on priority. 		
Ensure that the fire alarm system is in working condition.		

Restoration

		Yes	No
Eq •	uipment restoration Prioritize the equipment, which are susceptible to water damage for a clean-		
	up.		
•	Conduct performance tests prior to the equipment being service ready.		
•	Ensure that all equipment protection interlocks are in working conditions prior to the equipment is put to service.		
•	Use dehumidifiers for drying damp areas and the damaged insulation materials.		
•	Ensure sequential powering-on of the electrical power downstream from the main supply to distribution boards.		
•	Check the safety shields of machines like the operator protection, equipment door limit switches etc. for rotating machines.		
Pip	pelines		
•	Check the gas and ignitable liquid pipelines for leakages.		
•	Check the building heating system for leakages before commissioning.		
•	Clean the tap water pipes to avoid growth of bacteria.		
Ex	haust air systems		
•	Empty and clean the filter systems thoroughly.		
•	When restarting the filter systems, check for a possible pressure drop or if additional cleaning is required.		
•	Before starting the burner units, inspect the exhaust pipes for condensates and deposits.		

Others

	Yes	No
 Insurance Keep the insurance company updated regarding the flood event and request for immediate visit of loss adjustor. 		
 Flood emergency response plan Amend and update the flood emergency response plan, including any new information from the recently occurred flood event. 		

If you have any questions or need additional guidance, please reach out to your Marsh Risk Consulting property risk consultant or visit http://marsh.co.in/service/riskconsulting / or contact riskconsulting.india@marsh.com.



Disclaimer: Marsh India Insurance Brokers Pvt Ltd is a joint venture between Marsh International Holdings Inc. and its Indian partners. Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer and Oliver Wyman. This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. The information contained herein is based on sources we believe reliable, but we make no representation or warranty as to its accuracy. Marsh shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any modeling, analytics, or projections are subject to inherent uncertainty, and the Marsh Analysis could be materially affected if any underlying assumptions, conditions, information, or factors are inaccurate or incomplete or should change. The document is subject to inherent uncertainty, which could be materially affected if any underlying assumptions, conditions, information, or factors should change or based on further governmental orders, clarifications, court pronouncement or any guidance from the local authorities. For information specific to your situation you should consult your advisor or other appropriate professionals or subject matter experts.

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding the sale. Prohibition of Rebates - Section 41 of the Insurance Act, 1938; as amended from time to time: No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend to ten lakh rupees.

Marsh India Insurance Brokers Pvt. Ltd's corporate and the registered office is at 1201-02, Tower 2, One Indiabulls Centre, Jupiter Mills Compound, Senapati Bapat Marg, Elphinstone Road (W), Mumbai 400013. Marsh India Insurance Brokers Pvt. Ltd is registered as composite broker with Insurance and Regulatory Development Authority of India (IRDAI). Its license no. is 120 and is valid from 03/03/2018 to 02/03/2021. CIN: U66010MH2002PTC138276.

Copyright 2020 Marsh India Insurance Brokers Pvt Ltd. All rights reserved. Compliance IND-20200515A.