

LOSS CONTROL DATA GUIDE

Terrorism

Before

Learn about the nature of terrorism.

- Terrorists look for visible targets where they can avoid detection before or after an attack such as international airports, large cities, major international events, resorts, and high-profile landmarks.

Learn about the different types of terrorist weapons including explosives, kidnappings, hijackings, arson, and shootings.

Prepare to deal with a terrorist incident by adapting many of the same techniques used to prepare for other crises.

- Be alert and aware of the surrounding area. The very nature of terrorism suggests that there may be little or no warning.
- Take precautions when traveling. Be aware of conspicuous or unusual behavior. Do not accept packages from strangers. Do not leave luggage unattended.
- Learn where emergency exits are located. Think ahead about how to evacuate a building, subway or congested public area in a hurry. Learn where staircases are located.
- Notice your immediate surroundings. Be aware of heavy or breakable objects that could move, fall or break in an explosion.

Preparing for a Building Explosion

The use of explosives by terrorists can result in collapsed buildings and fires. People who live or work in a multilevel building can do the following:

- Review emergency evacuation procedures. Know where fire exits are located.
- Keep fire extinguishers in working order. Know where they are located, and how to use them. Learn first aid. Contact the local chapter of the American Red Cross for additional information.
- Keep the following items in a designated place on each floor of the building.
- Portable, battery-operated radio and extra batteries.
- Several flashlights and extra batteries.
- First aid kit and manual.
- Several hard hats.
- Fluorescent tape to rope off dangerous areas.

Bomb Threats

If you receive a bomb threat, get as much information from the caller as possible. Keep the caller on the line and record everything that is said. Notify the police and the building management.

After you've been notified of a bomb threat, do not touch any suspicious packages. Clear the area around the suspicious package and notify the police immediately. In evacuating a building, avoid standing in front of windows or other potentially hazardous areas. Do not restrict sidewalk or streets to be used by emergency officials.

During

In a building explosion, get out of the building as quickly and calmly as possible.

If items are falling off bookshelves or from the ceiling, get under a sturdy table or desk. If there is a fire.

- Stay low to the floor and exit the building as quickly as possible.
- Cover nose and mouth with a wet cloth.
- When approaching a closed door, use the palm of your hand and forearm to feel the lower, middle and upper parts of the door. If it is not hot, brace yourself against the door and open it slowly. If it is hot to the touch, do not open the door—seek an alternate escape route.
- Heavy smoke and poisonous gases collect first along the ceiling. Stay below the smoke at all times.

After

If you are trapped in debris.

- Use a flashlight.
- Stay in your area so that you don't kick up dust. Cover your mouth with a handkerchief or clothing.
- Tap on a pipe or wall so that rescuers can hear where you are. Use a whistle if one is available. Shout only as a last resort—shouting can cause a person to inhale dangerous amounts of dust.

Assisting Victims

- Untrained persons should not attempt to rescue people who are inside a collapsed building. Wait for emergency personnel to arrive.

Chemical Agents

Chemical agents are poisonous gases, liquids or solids that have toxic effects on people, animals or plants. Most chemical agents cause serious injuries or death.

Severity of injuries depends on the type and amount of the chemical agent used, and the duration of exposure.

Were a chemical agent attack to occur, authorities would instruct citizens to either seek shelter where they are and seal the premises or evacuate immediately. Exposure to chemical agents can be fatal. Leaving the shelter to rescue or assist victims can be a deadly decision. There is no assistance that the untrained can offer that would likely be of any value to the victims of chemical agents.

Biological Agents

Biological agents are organisms or toxins that have illness-producing effects on people, livestock and crops.

Because biological agents cannot necessarily be detected and may take time to grow and cause a disease, it is almost impossible to know that a biological attack has occurred. If government officials become aware of a biological attack through an informant or warning by terrorists, they would most likely instruct citizens to either seek shelter where they are and seal the premises or evacuate immediately.

A person affected by a biological agent requires the immediate attention of professional medical personnel. Some agents are contagious, and victims may need to be quarantined. Also, some medical facilities may not receive victims for fear of contaminating the hospital population.

More information on *Bioterrorism* preparedness and response is available on-line from the *Department of Health and Human Services Center for Disease Control*.

All information in this Data Guide has been obtained from the Federal Emergency Management Administration. This and further information may be found at the FEMA website located at www.Fema.gov.

The loss prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and strategies based on generally accepted safe practices, for controlling potentially loss producing situations commonly occurring in business premises and/or operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures, or to imply that Great American Insurance Company will write such coverage. The liability of Great American Insurance Company is limited to the specific terms, limits and conditions of the insurance policies issued.