

Beyond COVID-19 **The road to recovery**

Risk management strategies

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Session journey

Part I

Reopening the business

Part II

**Adapted to change –
'Managing change'**





Part I

Reopening the business



Reopening the business

It's not that simple!

Risks:

- Deteriorated services
- Machinery impacted
- Building damage



Advise

- Employees (allay fears - firm direction, positives and training)
- Suppliers (business is open, early orders)
- Broker/insurance company
- Fire brigade (back in business)



Turning on the gas, electricity, water & solar

- Risk
- Consequence
- Recommendations



Turning on the gas

- **Risk** - gas leaks through valve seats and failed fittings on appliances
- **Consequence** - fire/explosion
- **Recommendation** - engage licensed gas-fitter



Turning on the electricity

- **Risk** - an electrical system, appliance, switchboard malfunctions
- **Consequence** - fire and life safety threat
- **Recommendation** - engage licensed electrician



Turning on the water

- **Risk** - water escapes from a failed pipe/valve/fitting
- **Consequence** - water damage
- **Recommendation** - engage licensed plumber



Turning on the solar

- **Risk** - system failure (electrical & physical)
- **Consequence** - fire, material damage and life safety threat
- **Recommendation** - engage licensed solar installation contractor





Reviewing and reinstating security

- Valuables
- Critical documentation
- Keys/proximity cards/access codes
- Systems



Returning **valuable**s to the site recommendations

- Photograph the item
- Photograph all stages of packaging for transport to the premises
- Secure the item in the transport
- Photograph unpacking process and the final item condition
- Photograph and record any damage
- Clean and sanitise the item and the location where it will be placed
- Photograph and record the item as placed back on display
- Return the security system coverage if previously isolated



Returning **critical documentation** to the site recommendations

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Returning **keys**/proximity **cards**/**codes** to employees recommendations

- change locks and issue new keys
- change access codes (individual codes for each employee)
- establish an 'issue register' (for codes and keys)



Check the security system

- **Risk** - changes may not offer adequate security provisions
- **Consequence** - theft, vandalism, arson
- **Recommendations** - 'walk the floor' and engage security consultant



Returning fire protection

- Maintenance
- Reinstate to original design



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Maintenance of fire protection

Sprinklers, hydrants, hose reels, fire extinguishers, alarms and special protection

- **Risk** - unresponsive fire system
- **Consequence** - fire
- **Recommendations** - reinstate maintenance contract and inspect



Reinstate the fire systems to original design

- **Risk** - unresponsive fire system
- **Consequence** - fire
- **Recommendations** - return all systems to original design and test





Safe return of hazardous goods

Gas, chemicals, substances

- **Risk** - unsafe containers/unsafe site storage
- **Consequence** - fire/explosion
- **Recommendations**
 - train an employee to identify an acceptable container condition
 - establish a central location for incoming goods
 - review site storage location



Starting up machinery and plant

- Coffee machine and cool room refrigeration plant in a restaurant
- Air-conditioning plant in an office building
- Boilers and sophisticated machines that make plastic bottles



Safe re-starting 'idle' machinery and plant

- **Risk** - doesn't start/catastrophic failure
- **Consequence** - business interruption/fire/life safety
- **Recommendations** - next slide



Recommendations

- Consult OEM prestart and restart procedures
- Replace process materials in vessels, pipes and tanks
- Remove any protective covers or coatings
- Check condition of lubricants in engines, compressors, gearboxes, bearings



Recommendations (cont'd)

- For refrigeration plant: clean condenser coils, inspect condenser heat exchanges, check to see if compressor crankcase heaters are turned on for a pre-set period
- Remove any desiccant packages within electrical plant or switchboards and remove any covers over





Part II

Adapted to change — 'Managing change'





Managing change recommendations

- Provide employee training and engagement
- Improve plant and equipment maintenance
- Risk awareness and control (audits)
- New product risks – quality controls



Vero Risk Profiler Tool

- Industry report
- Checklists
- Clients receive their own private link to access the information
- Go to theriskprofiler.com.au



This is an opportunity for you to engage with your clients!

- Run through the risk profiles and the available risk management tools
- Assist your client in completing a relevant 'checklist'
- A completed checklist may be provided as part of their insurance submission (risk maturity)



Additional resources

RM Insight articles vero.com.au/risk-management

- Managing change-Beyond COVID-19 (Issue 66)
- Restarting idle machinery-Beyond Covid-19 (Issue 69)
- Business resumption-Beyond COVID-19 (Issue 70)



The information in this document provides general guidance only. It provides a general list of what your business may need to consider from a risk control perspective when deciding to resume your business. We have not considered your business' particular circumstances and any Government restrictions due to COVID-19 (which may change), and so you may need to consider how this applies in your circumstances, or if you need to seek appropriate professional advice. For any queries about insurance cover, please contact your insurer or insurance broker.

When Government restrictions are eased following the pandemic outbreak and businesses can re-open, it may not be as easy as returning to site and turning the machinery, gas, electricity and water services back on. The extent of recovery is dependent upon the extent the business went to in the closure. In general, it's important to reverse the actions that were taken to close the premises along with other safeguards.

Keys and proximity access cards that may have been recovered from employees, may now be re-issued to employees however it is recommended that all be re-coded to avoid conflict with previous codes. Additionally, ensure an 'issue register' is provided for an effective recall if necessary in the future.

Fire / life safety services: During the premises closure, maintenance contracts



Proactive client risk management

- Risk management is even more important now and Vero's Risk management services remain available as we navigate these uncertain times
- Desktop assessment of a premise - risk management overview of your clients risks
- Site surveys (when COVID-safe to do so)
- Answer your risk management questions and provide training and education as usual
- Contact Vero Risk Engineering at riskengineering@vero.com.au





Thank you



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