



LOOK BEFORE YOU LEAP! CONSIDERATIONS FOR AFTER DISASTER RESPONSE & RECOVERY

InSource and our carrier, SUNZ, are aware of the current and lasting need for post-disaster labor and the temptations of huge clean-up and restoration contracts associated with hurricane recovery. As your partner, we recommend you take great caution when considering the deployment of individuals to affected areas. The evaluation and consideration of the risk must be taken very seriously and with proper diligence. This activity is recommended only where strict and specific controls are in place. InSource, and SUNZ will partner with you in the risk assessment process. We urge our partners to temper the rush with a proper risk evaluation and long-term financial exposure considerations.

Before employees go into disaster areas, employers should consider the following:

- **Hazardous Materials** – Employees will be exposed to numerous hazards that could result in potentially critical injuries or prolonged illnesses. Hazardous materials may need to be removed from a structure before demolition.
- **Demolition** – Unstable walls, roofs, or ceilings could collapse, causing crushing injuries. Heavy machinery must be coordinated, deployed, and in the middle of all activities. Demolition work in specific areas will create the potential for mishaps or mistakes that could lead to grave or even fatal results for workers.
- **Severe Exposures** – Falls from ladders and roofs and the potential for electrical shock are common exposures. Downed power lines, decaying animal carcasses, mixed chemicals, mold, and bacteria create exposure requiring technical specialties and rigorous safety measures.

Please pause and carefully assess any disaster work before exposure to the risk. Check out our carrier's "[After Disaster Safety](#)" guide for more details about the exposures and controls associated with disaster clean-up and recovery. Look before you leap!

InSource, the SUNZ Risk Management Team, and underwriters are available to discuss and guide you through this evaluation. If you want more information or guidance, contact your InSource Account Manager or our VP of Underwriting, Rick Noss, via [e-mail](#) or by calling 470.891.4147.