

Response to Natural Disasters and Workers' Compensation

When it comes to clean up efforts after a natural disaster, there are precautions to keep in mind.

Safety:

If you are part of restoration or cleanup in disaster areas, make sure you are taking the correct safety precautions. OSHA has provided the following fact sheets that may be helpful:

- [OSHA Fact Sheet: Flood Cleanup](#)
- [OSHA Fact Sheet: Cleanup Hazard](#)
- [OSHA Fact Sheet: Demolition Safety](#)
- [OSHA Fact Sheet: Electrical Safety](#)
- [OSHA Fact Sheet: Mold Hazards](#)
- [OSHA Fact Sheet: Fungi Hazards](#)



Travel:

While expanding operations to disaster locations, Workers' Compensation coverage can be in effect 24/7. The business is still responsible for the safety and wellbeing of the worker.



Transportation:

Over the road exposures such as tiredness, distracted driving, phone usage, speed, and road debris increase the likelihood of injury.

Have a plan to safely arrive at the destination:

- Frequent breaks
- Limit # of employees per vehicle
- Travel during the day
- Utilize hands free devices

Day Laborers and Temporary Hires:

Temporary hires may lack experience and skill which increases the likelihood of injury claims.

Temporary hires may also have less incentive to follow employer guidelines or safety precautions.

Subcontracting:

Subcontractors may not have the proper policy limits or carry active certificates of insurance. Please consult your agent about certificate requirements when subcontracting work .



Payroll:

All remuneration for work should be allocated through company payroll; if utilizing 1099s, accurate records and certificates must be kept.

Audits will be completed after the policy expiration and state laws can differ on classifications and inclusions/exclusions affecting policy premium.

State Laws:

Each state has different laws; policy requirements are not identical. State inspectors and law enforcement will also be responding to natural disasters and checking for proper documentation. Improper documentation can lead to fines, and/ or severe penalties levied against the business owner.

Medical Aid:

Employers should locate and have quick access to medical aid.

