



Natural disasters and climate-related catastrophes affect an estimated 231 million people worldwide, according to studies by the United Nations. The UN Office for Disaster Risk Reduction estimates that economic losses from disasters since 2000 are in the range of \$2.5 trillion, and warned these numbers could escalate if businesses do not take appropriate actions to reduce their exposure to disaster risks.

Unfortunately, as concerns about climate change continue to mount, many scientists are predicting the world may be in for more frequent and extreme weather events. Organizations have, accordingly, ramped up their preparedness plans.

However, while knowing what to do during a disaster is vitally important, what many risk managers overlook is what to do after the storm hits, the flood waters ebb, or the earthquake tremors subside.

#### Earthquakes 101

Several devastating earthquakes have struck in recent years, from Japan to Haiti to Nepal. The main risk during an earth-

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quake is injury caused by collapsing buildings, falling objects and debris.

However, after an earthquake, areas of concern include building instability, fires, and gas leaks; compromised water supplies; power and telecommunications failures; damaged or closed roads; and limited emergency services.

The threat level posed by an earthquake is usually compounded by aftershocks, and sometimes by further disasters such as tsunamis. In impoverished locations, the risk of looting and crime after an earthquake – such as in Haiti – escalates. In other cases, there can be localized civil unrest and even a total breakdown of law and order.

Transport, medical and communication infrastructure can all be heavily damaged during an earthquake, and can affect

travelers caught in its aftermath in myriad ways. The inability of travelers to move around freely, or to call their risk manager and report their safety and whereabouts, or to find essential medical care when services are often unavailable or overburdened, can be a nightmare.

This was especially apparent during the April 2015 earthquake in Nepal, when several thousand locals and foreigners gathered to get on a limited number of commercial flights. Those who had made their own way to the airport were forced to camp for several nights outside the airport before flights could be arranged. Outside of Kathmandu, the biggest problem was “restricted mobility.” All internal flights were suspended and all roads heading towards Kathmandu were damaged or blocked by landslides and debris.

#### Your Health Comes First

No two disasters are alike. There are natural disasters caused by weather, as well as non-natural disasters (nuclear accidents, terrorist attacks, factory explosions, transportation accidents and toxic leaks, to name a few). “In a first world country you may have lots of support for your travelers during a major disaster, but what about in an isolated environment with limited health care capabilities?” asks Myles Druckman, MD, senior vice president and regional medical director, Americas Region at International SOS.

“For business travelers, making sure you have enough medications on hand – especially when traveling to an emerging market – is crucial. Travelers are often surprised they can’t even purchase Tylenol in some countries – either it’s simply not available or it’s been counterfeited, raising concerns about its quality. Hunting down an equivalent Rx – especially in a country where English isn’t spoken widely – is the last thing any traveler wants to do either during or after an emergency situation,” he explains.

Another significant health risk comes from damaged sewers and water pipes, which can contaminate the local water supply both during and after a disaster, causing diarrhea and other water borne illnesses to spread quickly. “Bringing water treatment tablets with you is a simple action that could help prevent infection,” Druckman advises.

#### Escaping the Storm

While medical concerns are often uppermost in travelers’ minds, the security factor cannot be ignored. Although the first priority of any company is to get their employees out of danger, evacuations don’t always take place immediately. During some natural disasters, the logistical aspect of relocation may prove unfeasible. Thus, some organizations have pre-established designated safe havens such as embassies, hotels, airports or even public gathering spaces.

“Preparing in advance for a breakdown in communications is always a good idea,” cautions John Rendeiro, vice president of global security and intelligence at International SOS. “In Haiti, although cell phone services were re-established after 48 hours, companies that did not use traveler tracking services were at a loss. Not knowing where your employee is even for an hour can be dangerous in disasters.”

## Timeline

### In the Aftermath of Disaster

#### In the hours following:

Initial impact of a natural disaster include immediate fatalities, plus:

Earthquakes: Crush injuries and wounds

Volcano: Crush injuries, drownings, and wounds

Storms: Crush injuries, burns, respiratory failures and wounds

Fires: Burns, respiratory injuries

Nuclear: Radiation, burns, and wounds

#### Day 1-3 impact includes:

Earthquakes: Fractures, lacerations, bleeding: surgical requirements

Volcano: Fractures, lacerations, burns, respiratory: Surgical /ICU/ Burn

Storms: Fractures, lacerations, bleeding, near-drowning: surgical/ICU

Fires: Fractures, lacerations, burns, respiratory: Surgical /ICU/ Burn

Nuclear: Radiation poisoning, burns, exposure: ICU/contamination

#### Days 4-28:

Often by this time there is a worldwide response and a mobilization of emergency medical response teams. Sometimes advanced medical care and ICU care are on-going. There can be increased post-wound infections and chronic illnesses can get worse if not treated.

#### 1-6 Months:

By this time long term aid and the re-building of healthcare infrastructure is in motion, but the threats mentioned above remain.

#### Ongoing:

Travelers can develop an array of symptoms days or even months after returning to their normal environment, which could be indicative of disease or infection. It’s important to report any lingering symptoms such as fever or fatigue to a doctor immediately.

The traveler tracking function is the critical factor in locating and responding to affected employees in a timely manner. “When the airplane went down in the Hudson River, we knew within a few minutes who was on that plane. We didn’t need to make multiple calls, and there was zero time wasted,” explains Rendeiro.

In addition to traveler tracking, some organizations have added asset tracking to their security preparedness plans. Assets can include people, facilities, buildings, structures/plants and supply chains. It goes without saying that the absence of alternate secondary and tertiary supply chains in the aftermath of an event could expose an organization to immense losses.

#### Resiliency Is Survival

Increasingly, company stakeholders are assessing whether natural disaster risks are included in an organization’s risk management program. When a company identifies disasters as a top risk, it reflects its capacity for long-term operational resiliency to business interruptions.

When companies provide training to employees on what to do both during and after a disaster, they help meet their duty of care. Especially important to include in disaster training is a robust communications plan, designated locations and contact information of the nearest pre-approved medical providers or hospitals, and access to critical translation services if linguistic barriers pose a problem.

In the aftermath of a disaster, where chaos and confusion often prevail, you don’t want to be worse off than you were during the emergency. **BTE**

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