



ACRISURE®

EXTREME HEAT AND EMPLOYEE SAFETY: A GUIDE FOR BUSINESSES

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For more information, please contact your Acrisure representative or email riskresources@acrisure.com.

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OVERVIEW

Extreme heat can pose significant risks to your business, team members, and operations. Preparation is key for helping to reduce risk and ensure your team members are safe from serious issues such as heat exhaustion, dehydration, and heat stroke, especially for team members working outdoors.

This guide outlines some helpful action steps to take before, during, and after extreme heat occurs.

**Note that while these steps are intended to help guide you, individual circumstances may vary. It is always recommended to consult with a professional for advice tailored to your specific situation. Please contact your Acrisure client advisor to discuss these action steps in greater detail.*

HEAT ILLNESS: WHAT SHOULD YOU KNOW

Heat illness occurs when a person's body is unable to rid of excess heat and properly cool.

BELOW ARE THREE COMMON TYPES OF HEAT ILLNESS:

Heat Exhaustion:

A mild form of heat-related illness that can develop after several days of exposure to high temperatures and inadequate fluid intake. Signs and symptoms of heat exhaustion may include:

- Heavy sweating
- Cold, pale, and clammy skin
- Fast, weak pulse
- Nausea or vomiting
- Muscle cramps
- Tiredness or weakness
- Dizziness
- Headache
- Fainting

Heat Stroke:

A severe form of heat illness that can be life-threatening and requires immediate medical attention. It occurs when the body's temperature rises rapidly and is unable to cool. Signs and symptoms of heat stroke may include:

- High body temperature
- Hot, red, dry, or damp skin
- Fast, strong pulse
- Dizziness
- Headache
- Nausea
- Confusion
- Losing consciousness



Heat Cramps:

Painful muscle contractions that can occur during or after intense exercise or physical exertion in hot conditions. Signs and symptoms of heat cramps may include:

- Heavy sweating
- Muscle pain or spasms

If you suspect someone is experiencing heat stroke, seek emergency medical treatment immediately. Heat stroke can be fatal if not treated quickly. Additionally, if someone is experiencing heat exhaustion or heat cramps, they should be moved to a cooler environment, given fluids, and encouraged to rest. If symptoms persist or worsen, medical attention should be sought.

Extreme Heat Risk Factors

- Working outdoors or in non-air-conditioned environments.
- Performing heavy physical tasks in hot weather.
- Wearing heavy protective equipment or clothing in high temperatures.
- Lack of acclimatization to high temperatures.

BEFORE EXTREME HEAT WEATHER

RISK ASSESSMENT – PEOPLE, OPERATIONS & PROPERTY

A thorough risk assessment is essential to help your organization protect employees, operations, and property before, during, and after extreme heat weather. It can help enable you to identify vulnerabilities, implement preventive measures, and establish response protocols to mitigate risks effectively. By evaluating factors such as employee exposure, equipment resilience, and facility preparedness, you can develop a comprehensive plan that may enhance safety, minimize operational disruptions, and safeguard assets. Proactive risk assessment not only helps to ensure compliance with safety regulations but may also help to strengthen your organization's ability to respond swiftly and effectively to extreme heat conditions, potentially reducing financial and human impacts.

Always and consistently monitor weather alerts. Use trusted sources to track weather conditions and issue warnings to employees and stakeholders.

HERE ARE SOME KEY RISKS YOUR ORGANIZATION SHOULD PREPARE FOR:

PEOPLE

Emergency Preparedness

- Communicate extreme heat safety protocols with employees.
- Establish communication systems to provide updates about heat warnings, office closures, or adjusted work schedules.
- Send periodic reminders to stay hydrated and take breaks in cool areas.
- Emergency Supplies for On-Site Staff
- Provide access to supplies like water, electrolyte drinks, portable fans, cooling towels, and sunscreen.
- Where possible, ensure access to air-conditioned break areas or shaded outdoor spaces.
- Educate Employees on Heat Safety
- Provide training on recognizing heat-related illnesses such as heat exhaustion and heatstroke.
- Share tips on staying cool and signs of dehydration or heat-related health risks.

OPERATIONS

Backup Cooling and Power Sources

- Ensure backup generators are operational to power air conditioning and critical equipment during outages.
- Regularly check HVAC systems for proper functionality and efficiency.

Adjust Schedules and Operations

- Schedule work during cooler parts of the day (early morning or late evening).
- Postpone or modify outdoor tasks to minimize heat exposure for employees.

Coordinate with Vendors:

- Communicate with suppliers and delivery partners to address potential heat-related delays.
- Verify that deliveries and materials sensitive to heat are stored and transported under temperature-controlled conditions.



BEFORE EXTREME HEAT WEATHER

(CONTINUED)

PROPERTY

Document the condition of the facilities prior to the event with photos and videos.

Protect Your Facilities

- Ensure air conditioning units and fans are in good working condition and can handle increased demand.
- Install shading, awnings, or reflective window films to help reduce heat buildup inside facilities.
- Inspect and improve insulation to maintain cooler indoor temperatures.

Prepare Outdoor Spaces

- Set up tents or umbrellas for outdoor areas used by employees or customers.
- Apply water to outdoor surfaces periodically to reduce heat-related hazards.

Protect Equipment and Inventory

- Move critical equipment or inventory to temperature-controlled areas.
- Ensure refrigerators and freezers used for perishable goods are functioning effectively during extreme heat.

DURING EXTREME HEAT WEATHER

PEOPLE

Emergency Supplies

- Ensure access to water stations, cooling devices, and shaded or air-conditioned rest areas.

Communicate with Employees and Customers

- Use text messages, emails, or apps to notify employees and customers of schedule adjustments, safety instructions, or closures.
- Allow employees to work from home during peak heat periods if job function allows and work areas are not usable due to heat.
- Require employees working outdoors to take frequent breaks and hydrate in shaded or cool areas.

Address Employee Safety

- Distribute cooling vests, hats, and lightweight clothing for employees working in high-heat conditions.
- Assign supervisors to check on employees working outdoors for signs of heat stress or dehydration.
- Ensure employees have a pathway to report heat related illnesses and safety concerns, and address those concerns immediately.
- Be familiar with any federal or state laws, including how long employees can work in extreme conditions, what clothing or PPE must be provided, and when breaks are required.

OPERATIONS

Activate Your Heat Safety Plan

- Implement your extreme heat protocols immediately to safeguard employees and operations.

Protect Critical Systems

- Monitor HVAC systems and backup generators to prevent overheating or breakdowns.

Adjust Workflows

- Scale back non-essential operations during peak heat hours to reduce strain on employees and equipment.

PROPERTY

Monitor Indoor and Outdoor Areas

- Ensure that heat-sensitive areas (such as server rooms or storage) remain at safe temperatures.
- Regularly inspect outdoor equipment and structures for heat-related wear or damage.

Address Power Outages

- Utilize generators to maintain air conditioning and refrigeration.
- Turn off non-essential lights and devices to reduce strain on electrical systems.

AFTER EXTREME HEAT WEATHER

PEOPLE

Ensure Employee and Customer Well-Being

- If possible, confirm employees' health and address any lingering heat-related concerns.
- If the business experienced a heat-related disruption, then share information on resuming normal work schedules or operations.

Inspect Work Areas for Safety

- Check for heat-related hazards, such as equipment damage or areas needing additional ventilation.

OPERATIONS

Inspect for Damage

- Check roofs, walls, windows, and HVAC systems for heat-related wear or breakdowns.

Schedule Repairs

- Address immediate concerns like malfunctioning cooling systems or warped materials.

Prepare for Future Heat Events

- Ensure water, cooling devices, and emergency kits are replenished.
- Consider additional insulation, high-efficiency HVAC systems, or reflective roofing materials to improve heat resilience

PROPERTY

Evaluate and Resume Full Operations

- Test HVAC systems, machinery, and electronics for potential overheating damage.
- Address any supply chain disruptions caused by extreme heat.

Update Plans

- Gather feedback on the effectiveness of your heat safety response.
- Improve heat response plans based on employee input and observed challenges.



HELPFUL EXTREME HEAT PREPAREDNESS INFORMATION

WE'RE HERE TO HELP – BEFORE, DURING, AND AFTER CLIMATE-RELATED DISASTERS

At Acrisure, we're here to help you every step of the way – from reviewing your emergency plans to ensuring sure your insurance coverage is up to date.

And if a disaster does hit, you won't be alone. We can guide you through the claims process and work closely with your carriers to help get you back on track as quickly and smoothly as possible.

The time to prepare is now. Let's work together to protect your people, property, and operations. **Contact us today** to schedule a preparedness review or to discuss any concerns.

Access these resources for additional information to help you prepare for and protect your people, operations, and property during extreme heat.

[OSHA: Heat Illness Prevention](#)

[OSHA: Heat Safety When Working](#)

[OSHA: Working in Outdoor and Indoor Heat Environments](#)

[Department of Health and Human Services: The Secretary's Initiative on Protecting Farmworkers from Extreme Heat and Wildfire Smoke](#)

[CDC: About Heat and Your Health](#)

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