



## Preparing for loss of essential services

By Robert Weir, P.E.

HSB Canada, part of Munich Re, is a technology-driven company built on a foundation of specialty insurance, engineering, and technology, all working to drive innovation in a modern world, to keep you ahead of risk.

**Your business can lose critical services when you least expect it. Are you prepared for the sudden loss of electric power or other utilities? The disruption of equipment controlled by electrical devices? Now is the time to review and reinforce your business contingency plans. Thoughtful planning for events that may put your business at risk can pay large dividends when these events occur.**

### **Loss of electric power**

The loss of electric power will stop most machinery. Depending on the time of the year and your climate, it will also raise the possibility of freeze losses, loss of perishables due to inadequate refrigeration, and the possibility of severe damage to piping and processes through freezing, overheating and loss of control.

If loss of electric power represents a serious threat to your business, and particularly if you know when a loss of power is likely to occur, effective preparations can be made to mitigate damage.

### **Prepare generators**

- If engine generators are available, perform pre-operational checks and test them by starting. If possible, run them under load.
- Training operations personnel in the procedures necessary for safe transition to on-site power generation is a top priority if backup generators are to be used successfully.
- A written procedure is necessary, and it should cover all power loss scenarios.

### Top off fuel tanks

- If an engine-generator set is supplied by fuel stored on site, make sure that the fuel is fresh. Many instances of failure to start and/or failure to carry load are caused by aged fuel.
- Never use fuel which has been in storage for more than 12 months. This is just as true for diesel as for any other liquid fuel. In addition to degradation of fuel quality, stored fuel can also accumulate algae, which can quickly plug fuel strainers and filters, stopping the engine. An alternative is to treat the stored fuel with an additive containing biocides.

### Anticipate power surges

Power interruptions from any cause are frequently accompanied by voltage surges. Surge protection is always recommended for protection of sensitive circuits, especially those serving electronic power supplies associated with computers and automation controls.

If you have such equipment which is not adequately protected from surge damage, consider shutting it down when power outages are expected. Better yet, consult your electrical engineer or contractor about installing power quality hardware and an effective grounding system in your facilities. See the paragraph entitled “Freeze” for precautions to be taken in the event of power loss during cold weather.

### Loss of Telephone Service

Telephone service interruptions affecting a significant geographical area usually do not result in property damage. However, if interruption of communications would affect your business adversely, alternative communications should be considered.

Cellular service is sometimes more resistant to local line interruption than your telephone wiring. Having a pre-planned configuration which will permit the use of cellular handsets as a substitute for vital business communication, including data and facsimile, might be an effective, low cost backup capability. Here is another area where a written plan will be an invaluable tool.

If interruption of telephone service could be a serious hardship, then other communication backup facilities should be evaluated, including commercial radio transceivers and satellite links.

Computer data links are becoming available via cable services. This represents a redundant communications link to the extent that the cable service does not share facilities with telephone carriers.

Telecommunications may represent a vital part of your business. For some, even short duration equipment failure could cause significant lost revenue.

If so, permanent decentralization of service to two or more geographically separated redundant telephone service locations should be considered.

In such a scheme, each of the sites has inherent capability to assume the call volume of the other for at least short periods. This is the domain of telecommunications experts and is beyond the scope of this article.

Decentralized service impacts the entire business enterprise, including the computer systems (order entry and inventory checking are examples) which support telephone operations.

Whatever the nature of your telecommunications needs, power quality plays an important role. The risk of damage to vital telecommunications hardware posed by power and telephone line voltage irregularities makes the use of proper surge suppression and arresting equipment a necessity, given today's heavy reliance on telecommunications.

### Flood

We all know that flood can occur as a result of weather phenomena. But it can also occur as a result of power interruption or machinery failure which interferes with continuous dewatering (pumping) necessary in some types of property located at or below the local water table. It can also occur as a result of bursting of frozen pipes.





The following recommended action steps are designed to address flooding from any cause.

### **Before the flood**

If flooding is expected, the following steps should be taken to minimize damage to equipment and to make post flood recovery as rapid as possible:

- De-energize all electrical circuits prior to immersion in flood water.
- Get all vehicles to high ground.

### **After the water recedes**

These recommendations are intended to assist in restoring your property and equipment after a flood: Post-flood tips (cont.)

- All controls must be inspected and tested before operation, especially the water level control and low-water fuel cut-offs.
- Burners should not be fired until checked by a burner technician. An explosion may occur if the combustion controls do not function properly.
- Boilers should not be operated if proper feed water is not available. If operation is essential, and if feed water contains mud, it will be necessary to blow down the boiler every eight hours and to open and clean the boiler at least once per week until proper water quality is re-established.

### **Electrical Equipment**

- DO NOT ENERGIZE equipment which has been flooded until properly cleaned, dried out, and until insulation has been tested. This includes enclosures, bus ducts, conduit, and cables.
- Windings in electric machinery should not be dried at temperatures exceeding the rating of its insulation system. In general, a maximum temperature of 194 degrees F or 90 degrees C may be used. Check with the manufacturer for equipment specific information and recommendations.
- Dry type transformers should be cleaned and thoroughly dried as described for windings.
- Oil filled transformers should be thoroughly inspected for damage and oil samples should be drawn from top and bottom for lab analysis. The laboratory should be instructed to include a Karl Fisher test for water content. Maximum water content is 35 ppm. If water is found in the oil tank, the oil charge must be renovated by a competent service firm.



- Make sure all personnel are evacuated from the property before rise of floodwater.
- Remove as much property and equipment as possible to high ground storage, if available. Move the highest value property first.
- If time permits, construct flood barriers with sandbags or other materials. Even if these do not hold back flood waters, they may resist flood currents sufficiently to prevent destruction of structures.
- When flooding is imminent, shut down all fuel burning equipment which is subject to flooding. In the case of steam boilers, it is best if these can be allowed to cool prior to immersion.

### **Boilers**

- Carefully inspect foundations and settings of boilers for settlement. DO NOT OPERATE a boiler if there is any evidence that the foundation has been undermined.
- Make sure the setting (brickwork, refractory, and insulation materials) is thoroughly dry. Use portable heaters where necessary.
- All safety appliances, such as safety and relief valves, steam gage, water column, high and low-water cut-outs, and blow down must be cleaned and repaired as needed.

### Before Operating Machinery

- Contact the manufacturer for recommendations.
- Inspect foundations for cracking, weakness, or settlement. If settlement is suspected, check and correct alignment of all shafting, and check all stationary components for level.
- Inspect all machine internals for silt accumulations and clean as needed.
- Open the cylinders of all reciprocating engines or compressors and remove foreign material or water.
- Drain and clean lubrication systems. Wipe oil containing elements with lint-free rags and refill with new lubricants as required.
- Carefully clean and TEST governors and controls.

### Freeze

Any interruption of power during cold weather is a freeze hazard. Taking proactive steps like those listed below will help you reduce and avoid damage.

### Building closures

Make sure all doors, windows, shutters, and dampers that can be closed are in place and secured to minimize heat loss.

### Snow and ice removal

Check equipment and snow removal contractors. Remember that the roof may need to be cleared.

### Anticipate flooding

If the premises may be flooded as a result of severe cold weather, take precautions and plan for this eventuality now. Move susceptible equipment or stock to an alternate location if feasible. Check operation of pumps or other dewatering equipment.

### Communications

Collect and circulate a list of emergency telephone numbers. Distribute them to everyone in the organization who may need them.

### Heating systems

If backup electric power is not available, make arrangements to obtain portable heating units which do not require electric power.

### Protect piping

- Piping systems which could freeze must be checked.
- Be sure that heat tracing is energized.
- Be prepared to supply backup power to heat tracing systems or drain the piping.



- Pay particular attention to sprinkler systems. Any change in the readiness status of your sprinkler systems should be reviewed by your local fire department!

#### HSB Canada

390 Bay Street, Suite 2000  
Toronto, ON M5H 2Y2  
Tel.: (416) 363-5491

[hsb.ca](http://hsb.ca)

These recommendations are general guidelines and are not intended to be exhaustive or complete, nor are they designed to replace information or instructions from the manufacturer of your equipment.  
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