

RISK ALERT:

HEAT
STROKE

Is your business prepared?



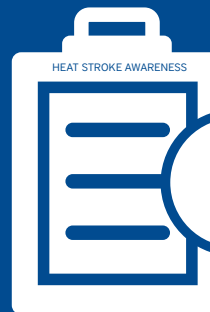
HEAT STROKE

Extreme temperatures can be a major threat to your business and your employees. When the mercury rises, make sure you have a plan in place to protect your employees and your business.

WHAT ARE THE WARNING SIGNS?

Heat stroke is a form of hyperthermia, an abnormal elevated body temperature within the physical and neurological systems. Unlike heat cramps and heat exhaustion, two lesser forms of hyperthermia, heat stroke is a real medical emergency and can be fatal if not treated promptly. That's why it's so critical that you know what to look for so that you can prevent a possible tragedy at your carwash.

The body normally produces heat as a result of metabolism and is usually able to dissipate the heat through the skin and by the evaporation of sweat. However, under extreme heat and a high level of exertion, the body may not be able to adequately cool itself, causing an employee to become a likely candidate for heat stroke. Another cause of heat stroke could be from dehydration, since a dehydrated employee may not be able to produce sufficient sweat to cool his or her body down from the heat.



Training and preparation

Make sure your staff, especially managers, know the warning signs. Require hydration breaks and don't let employees work in extreme conditions longer than necessary. Add heat stroke awareness training to your new employee training and your employee handbook.

KNOW YOUR HEAT-RELATED WEATHER CONDITIONS

Excessive Heat Watch

Conditions are favorable for an excessive heat event to meet or exceed local Excessive Heat Warning criteria in the next 24 to 72 hours.

Excessive Heat Warning

Heat Index values are forecast to meet or exceed locally defined warning criteria for at least 2 days (daytime highs=105-110° Fahrenheit).

Heat Advisory

Heat Index values are forecast to meet locally defined advisory criteria for 1 to 2 days (daytime highs=100-105° Fahrenheit).

Source: American Red Cross

WHO ARE THE LIKELY CANDIDATES?

Everyone can get heat stroke, but some are more susceptible than others. These groups include:

 <p>CHILDREN</p>	 <p>SENIORS</p>
 <p>ATHLETES</p>	 <p>OUTDOOR WORKERS (i.e., carwash attendants physically exerting themselves under hot and direct sun)</p>

WHAT ARE THE SYMPTOMS?

Symptoms can occur suddenly and escalate rapidly. Individuals may have different signs of heat stroke, but there are some common symptoms and signs:

- High body temperature
- Lack of sweat, with red or flushed dry skin
- Rapid and/or difficult breathing
- Abnormal behavior
- Hallucinations
- Confusion
- Agitation
- Disorientation
- Seizure
- Coma

Be aware that some of the symptoms of heat stroke can closely resemble those of a heart attack.

 <p>NO SWEATING</p>	 <p>DIZZINESS & HEADACHE</p>
 <p>DRY, HOT, RED SKIN</p>	 <p>UNCONCIOUSNESS</p>

HEAT STROKE



HOW DO I PREVENT HEAT STROKE?

As management, it's your job to ensure your employees don't fall victim to heat stroke. Here are three key strategies for heat stroke prevention:

- Have adequate staffing so you can provide appropriate breaks, especially on hot days.
- Make sure your employees are rehydrating themselves during their breaks with water and sports drinks.
- Require your employees to dress in light-colored, lightweight, and loose-fitting clothing.

Management should always keep a watchful eye on employees, especially when the temperatures begin to rise, and encourage and empower employees to watch out for each other.



**DRINK
ENOUGH**



**LIMIT
OUTDOOR TIME**



**WEAR LIGHT
PROTECTION**

WHAT TO DO IF HEAT STROKE STRIKES?

First and foremost, cool your employee:

- Get the employee to a shady area.
- Apply cool or tepid water to the skin.
- Fan the victim to promote sweating and evaporation.
- Place ice packs under the armpits and groins.
- Continue the cooling efforts trying to get the body temperature down to 101° to 102°F.

Always notify emergency services (911) immediately. While awaiting their arrival, have them give you further directions on treating the employee.

EXTREME WEATHER AND ELEVATED RISKS

In recent years, excessive heat has caused more deaths than all other weather events, including floods. And it is speculated that extreme weather events, including extreme heat, could become more prevalent in the near future. As a business owner with employees exposed to the elements daily, it's important to be aware of the potential impact of both cold and heat.

About the Western Carwash Insurance Program

The Western Carwash Insurance Program has been the carwash industry's insurance partner of choice for more than 23 years. Endorsed exclusively by the Western Carwash Association, the program is custom designed to cover the unique and wide-ranging risks facing carwashes throughout the West. Built by carwash operators for carwash operators, we provide a comprehensive barrier of coverage for all aspects of the business, whether self-service, automatic, express, flex, or full-service. Our depth of experience, strong carrier relationships, and VIP service enable us to provide the highest possible standard of insurance excellence at the most competitive rates in the market.

www.alliant.com/carwashinsurance

About Alliant

Alliant is the nation's largest specialty insurance brokerage firm, providing risk management, insurance, and consulting services that safeguard the physical and financial health of thousands of clients throughout the U.S.

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