



RISK MANAGEMENT

RIOT PROTECTION

What can you do to protect your business during times of unrest? We want to help protect you, your people, property and livelihood during any emergency, but especially now as cities across the country face rioters and looters. You need to plan ahead, always keeping safety in mind. There are a few key steps that can help protect your most important assets during this period of strife.

Planning for Civil Emergency

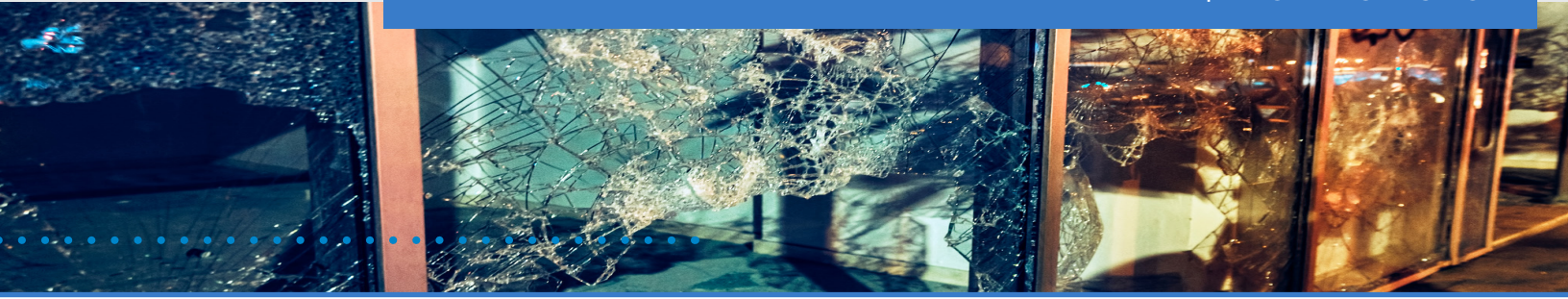
Coordinate with Local Authorities and Law Enforcement Officials

Police and fire, FEMA and other city officials can usually provide guidance. Additional help can come from local officials and community organizations who may educate you on the emergency response protocols specific to your area. They may also be able to provide you with resources for protecting your business now and helping to restore your business later.

Determine Where Your Vulnerabilities Are

Assessing where you are most vulnerable is one of the most important parts of planning for any emergency.

- Perform a thorough inspection of your property and surroundings. This should include at a minimum:
 - ✓ Property Access
 - Street level doors, windows, security gates, etc. are not damaged and operating properly
 - Consider taking dated photographs of the exterior of your property in case it is needed for a claim
 - ✓ Condition of outdoor lighting and security cameras
 - Replace inoperable lighting
 - Are cameras operating and recording?
 - Where is the DVR or recording device? Is there a backup at a remote location?



Planning for Civil Emergency (continued)

- ✓ Condition of fire protection system
 - Is your sprinkler system active? Are the valves open?
 - Has the system been tested recently to ensure proper operation?
- ✓ Limit exterior objects that could be used to cause damage
 - Dumpsters, chairs, landscaping items, etc.
- ✓ Assess nearby stores, parking areas, alleys and streets
- Now consider, where are you most at risk?
 - ✓ Are there gaps in your security?
 - ✓ It is not too late to put security measures in place. You will be better able to explain your needs if you decide to hire a security company for protection.

Remove Valuables and Money from the Premises

Whenever possible, you should remove all cash, merchandise and equipment from the premises. If this is not practical, posting signs that indicate there is nothing of value in the store, restaurant or office might not be a real deterrent, but may give looters pause from looting it if they believe all valuable items have been removed. In the end, the only safe way to protect your assets is to remove them if at all possible.

Protect Your Operations

People do not always consider electronic data. We encourage you to use the cloud, a backup data system or removing the computers entirely if possible. If power is a concern, are emergency generators fueled up and in good working order? Have you checked the fire protection system lately? Whenever possible, be sure to take pictures of your operation before any looters arrive. Ensure remote access to your company website and establish a team to manage updates to the site during and after the event.

Prepare Your People

Do you know who your essential personnel for emergency preparation and recovery are? Do they know? Are roles and responsibilities spelled out – from business operations preparation to facilities and grounds? Are your employee contact lists up to date?

Check Your Insurance Policy

Have you taken a close look at what is covered and what is not? Connect with us, we are happy to do an expedited review to make sure you're prepared.

During a Civil Emergency

You Are Not the Law, Save Yourself and Your Business but Do Not Try to Fight off Looters

We know you want to protect your business and may feel that you have the means to do so personally. Some states do not provide immunity for your actions in these scenarios which could lead to jail time for you and not the looters! Typically, you do not have the proper equipment or training, so you may risk seriously injuring yourself or someone else. In fact, you may draw more attention to yourself, in the end becoming an even greater target.

We recommend temporary security guards for protection of the premises whenever cost effective and safe. Typically, these trained professionals are better equipped to handle emergency situations such as rioting and looting. In many cases de-escalating threats and remaining composed in the face of dangerous or uncertain situations is the real key to survival.

After the Emergency Has Passed

Our Pledge

We know that your business is more than the physical assets currently at risk in many cities. In reality, years of your hard work, perseverance, caring and hope have made it what it is today. Adding this new turmoil to an already painful time for most businesses seems ridiculously unfair, to say the least. But, if damage to your facility occurs, we will be there with you to help rebuild quickly through insurance recoveries. Our team will help manage the claims process and ensure that you receive what you are owed under the terms of the policy.

Further, we have Disaster Recovery and Contingency Plans that we can help create for your specific situation. These can be tailored to your business, region and needs.

Want to Learn More?



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