

# Proactive Measures to Keep Your Business Safe Amid Civil Unrest

While becoming a victim of civil unrest is not a normal expectation of most businesses, it should be something you are prepared for. Escalation of these events can turn violent and overwhelm business owners who are not prepared to respond, but taking proactive steps can protect your business and employees.

## HELPFUL ACTIONS TO PROTECT EMPLOYEES

Employee safety is a critical part of protecting your business. Communication and support are important before, during, and after a civil unrest incident. Here are a few priority actions you can take.

### Prepare Employees for the Unexpected

The most common comments made from individuals who have found themselves unexpectedly in the middle of civil unrest or acts of violence generally are, "It came out of nowhere," "It happened so suddenly," and "I didn't see it coming." Train employees to look beyond activity happening directly in front of them and to notice any unusual or suspicious activity happening near or around them. This will give them a chance to avoid unexpectedly finding themselves in a violent or uncontrolled situation.

### Discuss Vulnerabilities in the Workplace

It is better to have open discussions about what-if situations prior to their occurrence as opposed to trying to figure out what actions/inactions to take while an incident is unfolding. Include a section in the manager's or employee manual on how to respond to unrest—shelter

in place, evacuate, hide, or defend—so if a situation begins to develop, there is a resource on an appropriate response. Managers should have this knowledge top of mind, with the manual as a backup reference.

### Communicate with Your Staff

If employees must come to work when the potential for the spread or rise of unrest is known, start the workday going over a game plan. Let them know what is new since you last met, how it affects business, and what changes can be made (if necessary) to protect themselves and the business. Reset/adjust the goals each day as needed. People who are informed perform better because they understand their role in contributing to the outcome.

### Emphasize Safety

The safety of each person comes first. Property and assets will never be more important than the value of human life. Remind staff that they should never take chances on unsafe situations. They need to listen to that inner voice that says, "This doesn't feel safe, this doesn't look right, something isn't right about this." Clarify your leave policy in cases of civil unrest and clearly communicate attendance options to those scheduled to work. Discuss transportation and routes to and from work to ensure employees

are safe and encourage them not to travel through areas where there is current unrest.

### Employee Assistance Program

Being witness to or experiencing acts of civil unrest that are violent or high-tension can cause employees to feel stress, uncertainty, and fear. If you have an employee assistance program in place, communicate this information with your employees and let them know the program is there to offer support and help them with their feelings of worry or stress.

## HELPFUL ACTIONS TO PROTECT YOUR BUSINESS

It is difficult to predict or prepare for situations that involve rioting, looting, and indiscriminate damage. These incidents can spring up very quickly and unexpectedly. While having effective security can reduce your chances of loss, having proper insurance coverage to help you recover should an incident arise is equally as important. Personal safety is paramount; never place yourself or someone else in harm's way to protect physical property.

While maintaining personal safety, there are other measures you can take to help mitigate your exposure.

### Security Cameras and Systems

During widespread events, looting and vandalism may still occur even though you have a security system in place. Your cameras can be helpful in gathering evidence or identifying responsible parties in the event your business is damaged.

### Removing Valuables and Cash

If you have knowledge and can prepare in advance for a potential event, it is best to remove any items of value as well as cash from the premises. Removing items from display can also act as a deterrent.

Boarding up windows and taking additional measures to secure entrances and exits can

help protect your property if proper and safe to do so.

Some business owners may desire to protect their business by confronting perpetrators or standing guard to try and prevent damage by looters; however, it is never recommended for businesses owners or employees to confront or engage rioters or looters. Due to the uncertainty, risk of violence, and bodily injury that could occur, it is best to ensure everyone is in a safe and secure location until the unrest subsides.

Reach out to your local police and city officials, who have resources to provide guidance and support specific to your area.

## A BUSINESS CONTINUITY PLAN

The best way to prepare for any type of unexpected event is to have a business continuity plan in place for your business. Your continuity plan helps you to protect your business and employees and preserve operations during times of disruption. If you currently have a continuity plan in place for your business, ensure you review it regularly so you can activate the plan when necessary. If you do not have a plan in place, [visit ready.gov](https://www.ready.gov) for help in developing one for your business.

## IOA IS HERE TO HELP YOU

Your IOA team is here to help you and provide aid in challenging times. We are available to review how your insurance program can help you recover after a loss, as well as provide resources to navigate through times of crisis.

**We focus on your risk so you  
can focus on your dreams.**

**ioausa.com**