

To The Point

Protecting Your Business During Civil Unrest

CHUBB®



Protesters, Rioters Can Severely Impact Your Business

Emergency planning tends to focus around events that while not predictable, are somewhat familiar to us—power outages, weather events, and fires, for example. More recent phenomena are civil unrest and even riots, due to large groups of protestors expressing their opinions or grievances. These protests often revolve around political events or causes, and can at times turn violent.

As a responsible business, you want to protect your employees and your clients during these events, but you also need to be able to continue your regular business activities. Below are some tips and points that you may wish to consider and incorporate into your business contingency plans as you look to react to events involving civil unrest.

Impact of Riots, Protests, Occupations

- **Costly**—The Associated Press reported that the two months of Occupy Movement from September

2011 to November 2011 cost the affected cities over \$13 million, mostly in police overtime and additional municipal services.

- **Damaging**—London retailers were burdened with more than £300m in damage and lost revenues during the 2011 riots, as reported by the Metropolitan Police Authority.

Your People

- If possible, discourage travel into the city starting the day before the event—and until the event is over. Companies should expect numerous road closures and irregular traffic patterns. Check local news websites frequently for closure information as it becomes available.
- Avoid scheduling meetings in the city during this time. Parking and basic transportation for employees and clients may be very difficult.
- Encourage remote work arrangements such as telecommuting or alternate schedules (e.g., arrive very early, before major activity begins) if possible.

Risk Engineering Services

- Consider allowing casual dress for employees to avoid potential heckling by protestors while walking to work or within the city. Temporarily discourage the use of logo items if your firm is associated with the finance or defense industries, for example.
- Review existing emergency and security contingency plans and make sure employees are aware of, and understand the procedures. Update employee contact information for ease of communications. If you don't have one, establish a "call tree" or notification roster so you can quickly pass information and check on employees.
- Consider scheduling a training session (actual or table-top) prior to these events in order to increase awareness and understanding of emergency procedures and protocols.
- Emphasize the importance of situational awareness and remind employees to avoid the areas where protest activity is taking place. Also, encourage employees to avoid interacting with protestors, and if approached, advise them to keep moving toward a secure location.

Your Business

- Review existing Business Continuity Plan (BCP) and update it as necessary prior to these events. If you do not have a BCP, consider developing one. There are numerous resources available to support plan development, from open source, public web sites to professional help from security consulting firms available by referral from Chubb.
- Review critical operations requirements at facilities in the city. Check life safety items such as emergency lighting and evacuation plans / procedures / facilities. If you

have them, test security support tools: alarms, surveillance, notification systems, etc. Check to make sure that back-up power sources are available and functioning.

- Consider scheduling essential deliveries and meetings to avoid expected periods of increased activity, such as arrival and departure of political leaders. Verify that adequate supplies are on hand if it is necessary to shelter in place and consider temporarily increasing inventories of critical consumables.
- Monitor local websites and news reports for changes in event scheduling, travel restrictions or road closures. Social media tools are also used to quickly organize activist or protest events limiting the opportunity to plan. Be prepared to adjust business operations, on short notice, due to last minute or unexpected event-driven changes.
- Consider exercising your existing notification and response plans. Something as simple as a short table-top discussion with the key business leaders will remind an organization of potential, pending disruptive events. Advance preparations will also reveal gaps in resiliency planning that need to be addressed. Firms should know what they plan to do to ensure continuity of operations if directly impacted by the protest activity—before it happens.

Your Facilities

- Instruct employees to be alert for signs of unusual activity in or near company facilities. Test all fire and burglar protection/detection systems and review notification procedures with alarm companies. If you have a security force, ensure that they are properly briefed on the possibility of disruptions and what is expected of them in the case of an emergency.

- Consider procedures for implementing alternate means of communication—during intense protest/police activity in the city, cell phones may have limited or no utility, depending upon the pressure on bandwidth.
- Consider conducting a site-specific risk assessment for buildings that are likely to be exposed to protest activity. At a minimum, this assessment should include the following:
 - Evaluation of the anticipated threat and potential impact (likelihood and consequences)
 - Evaluation of company posture and the potential to become a target for protestors. Global corporations may be more vulnerable to the more radical elements of the protest
 - Review of the physical facility identifying critical points and vulnerable areas
 - Review of current mitigation and response plans to identify gaps and clarify uncertainties

Coordinate with local law enforcement and other public safety and security organizations as required. The time to exchange business cards with first responders is pre-incident.

Resources

FEMA
www.fema.gov

READY
www.ready.gov

Connect With Us

For more information about protecting your business, contact your local Chubb risk engineer or visit us at www.chubb.com/engineering.

Chubb. Insured.SM