

ALLIANZ COMMERCIAL

Civil unrest

Risk bulletin

As the state of public discourse could become a flashpoint for demonstrations and dissent, differentiating between peaceful protests and violent public disturbances is vital. Operational and security management within organizations should view current events as a catalyst for evaluating best practices and policies around preparing office locations and employees for potential civil unrest.

Framing concerns and timelines around emergency preparedness response plans, security experts have identified the escalation of civil unrest in three evolutionary phases[1].

- The first phase constitutes the incident initiating a disturbance among a small group
- The second phase commences as other individuals, alerted by social media and news reporting, join the smaller group, possibly for the purpose of looting, spectating and otherwise causing damage. Often, these individuals are not concerned or associated with the incident that gave rise to the disturbance
- The third phase begins when organized groups join in the unrest with planned disruptive activities directed against targets of opportunity.

Best practices for how companies and/or organizations should prepare for or respond to such incidents depends on many factors, including the nature of the precipitating event, proximity of location and type of business. Curated below is a list of recommendations for businesses and individuals to help mitigate the risks from civil unrest situations, taking into account these variables and associated pathways for de-escalation, communication and response.

All of the recommendations are technical advisory in nature from a risk management perspective and may not apply to your specific operations. Please review recommendations carefully and determine how they can best apply to your specific needs prior to implementation. Any queries relating to insurance cover should be made with your local contact in underwriting, agent and/or broker.

1 CSO United States: https://www.csoonline.com/article/3187894/how-to-address-civil-unrest.html

Best practices: protecting businesses against civil unrest

Recent outbreaks of civil unrest are a reminder to businesses of the necessity to develop and maintain comprehensive emergency preparedness response plans. Emergency plans define the scope of preparedness and incident management activities that are necessary for an organization to respond during a civil unrest incident.

Plan development

Companies must have comprehensive plans in place to account for employees and their family members in the event of civil unrest or other emergencies; plans must include clear lines of communication and detailed guidelines for actions that all levels of staff should take during and after such an incident. As part of these efforts, businesses should:

- Maintain ongoing close communications with local, state and federal law enforcement
- Coordinate response plans across functional disciplines (police, fire, medical, and private sector)
- Review, update and drill procedures and best practices
- Conduct threat analyses, vulnerability assessments, consequence analyses, and security audits on a regular and ongoing basis
- Insurance coverage should be reviewed to ensure that proper limits and terms are included in a policy to ensure reliance after an incident
- Ensure all emergency communications equipment is operational and post clear instructions for their use
- Establish and implement an emergency communications system for personnel (i.e., phone trees or text messages)
- Establish safe areas within the facility for people to assemble and seek refuge during a crisis
- Maintain resource listings to support an emergency action plan
- Develop means for employees to receive updates about local and state law enforcement or government advisories
- Develop an evacuation plan and designated destination if relocation from the business is necessary.

Physical preparation

- If time permits, install coverings over windows, doors, or other potentially vulnerable entry points (plywood or other suitable material) and place physical barriers to limit access
- Close business before high risk times (evenings/night hours, scheduled protests, etc.)
- Consider additional security staff
- Remove exterior materials that can be burned, thrown or otherwise used to damage people or property
- Ensure exterior lighting is turned on to increase visibility
- Remove/secure high value inventory (Electronics, medicine, cash, securities).

Response and mitigation

Response and mitigation best practices protect against, or at least minimize, the chances that the business will be targeted during a civil unrest situation and require universal effort. Businesses need to be alert to any suspicious indicators and designate clear pathways for de-escalation and response, which anticipate and avert the potential for personnel to be injured, and or, damage to business and personal property. Response should include:

- Report abandoned parcels, suitcases, backpacks and packages
- Report gatherings of unknown individuals around the business
- Report acts of violence or destruction of property.
- Alert employees to evacuate calmly and avoid confrontations with demonstrators
- Secure the business by locking all doors and protecting all sensitive areas
- Designate a pre-determined location away from a threatening environment (rally point) to meet employees, bearing in mind that during a civil unrest situation, traditional means of communication (mobile phones, email, text, etc.) may be disabled.

Additional considerations

- Institute security access controls
- Remove vehicles parked for an unusual length of time, including at adjacent buildings
- Ensure that the business facilities have at least two clear means for egress in the event of an emergency
- Ensure area supervisors are trained in directing all personnel (employees, customers, visitors, vendors, etc.) in their area to safely evacuate the facility.

Helpful resources

Occupational Safety and Health Administration (OSHA):
https://www.osha.gov/SLTC/emergencypreparedness/gettingstarted_evacuation.html

National Fire Protection Association (NFPA):
https://www.nfpa.org/-/media/Files/News-and-Research/Resources/Fire-service/Responder-Forum/2015-NFPAresponders-forum-Civil-Unrest-Paper.ashx?la=en

Department of Homeland Security:
https://www.ready.gov/business/implementation/emergency

World Health Organization (WHO):
http://www.emro.who.int/about-who/public-healthfunctions/preparedness-and-public-health-response-to-diseaseoutbreaks-natural-disasters-and-other-emergencies.html

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