



## Riot Loss Prevention Tips

Unfortunately, when riots occur, police and firefighting services are usually spread so thin that it is unlikely any one business will be able to obtain help from these services. Under these circumstances, a business must initiate plans for protecting property from looting and arson that may take place during civil disorders.

The following tips can help businesses plan to prevent damage from riots and civil unrest demonstrations. To help protect people, operations, and assets, businesses should consider taking proactive steps, including:

- Maintaining up-to-date locations and travel plans for all employees and enabling them to report their status.
- Providing employees with regular updates about local and state law enforcement or government advisories.
- Communicating with staff to provide information about changes to the situation and the status of business operations.
- Identifying triggers or advance plans for alternate work operations and locations including trigger considerations if advance warning is available, or after based on the status of community infrastructure or transportation.
- Ensuring that, where applicable, work from home or other predefined continuity plan options are viable.
- Determining what advance actions can/should be deployed to better position the business to withstand possible interruptions (e.g., increasing production, shipping inventory now or rerouting deliveries, or relocating critical resources, such as fleets and equipment/materials).
- Reviewing and reminding crisis or senior management teams of their role, response actions, and expectations if the situation degrades and/or impacts on business operations, including discussion of impacts and possible strategies if the situation lasts for an extended period.
- Even before unrest develops, businesses should review all insurance policies that may apply. Organizations should clearly understand their policy limits and sublimits, deductibles, loss-reporting requirements, covered perils, exclusions, and any other restrictions.
- The decision to evacuate personnel will depend on local conditions. Whatever the conditions, evacuation routes and alternates should be determined beforehand. Personnel should be instructed regarding routes to take and, if driving, to leave with vehicle windows shut and doors locked. Advance coordination of evacuation plans with local authorities will result in the expedient movement of traffic and transportation of personnel.
- Elevators should be moved to upper floors and, if permitted by the local fire department, made inoperative.
- As a precaution, gas supplies should be shut off, especially if the premises will be unoccupied. Flammable liquids should be removed from the premises or stored in a secure location.
- Company vehicles should be moved to a safe location.

- With smaller businesses, loss of records, especially inventory records, is a most serious matter. Inability to prove losses can and does result in businesses going out of business or, at the very least, cause personal financial hardship. Maintaining duplicate business records (including computer tapes or disks) in a safe location away from the business premises is imperative.
- Retail stores usually have large glass fronts. Means of entry into the property during riots is most often through large display windows. Steel rolling shutters and precut plywood boards installed inside the show window help to provide protection against attack. Another protective measure is burglary-resistant glazing, which is also effective against the hit-and-run type attack. Protective bars and grillwork for side and rear windows should also be considered.

In a crisis, communication is crucial. It is possible that communication will be hampered by damage to communications networks, loss of power, or other factors. Businesses should maintain current and complete contact information for employees — including personal email addresses and mobile numbers — so that they can be reached through as many channels as possible.

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