

# Protecting Your Business and Employees from Civil Unrest

Mass demonstrations and protests can sometimes shift from peaceful gatherings to civil unrest, posing disruption to your business and threatening the safety of your employees and patrons. The following are measures you can take to help protect your people, property and profits from episodes of unrest – whether it includes rioting, looting, vandalism or other acts of violence.

## Safety Considerations Before / During Civil Unrest


Organizations that could be affected by civil unrest should review safety and security procedures, crisis management and business continuity plans and insurance coverages.

### If you or employees are in a crowd:

- Stay alert and aware of your environment, as crowd behavior can change very quickly.
- Move away from the more agitated parts of the crowd, and get inside a safe location as quickly as possible.
- Avoid discussing anything with the crowd even if there are taunts or insults.
- Avoid temporary structures which could collapse.
- Avoid standing near or against immovable objects, such as walls or doors, that would limit your mobility.
- Avoid standing still or sitting down near the crowd.
- If you have dropped an item, unless it is critical, don't try to pick it up. Bending or getting your fingers stepped on or trapped will increase your risk of being pushed to the ground.
- If you fall or are pushed down, try to get back to your feet as quickly as possible; If someone is willing and able, extend an arm and ask for help getting back to your feet quickly.
- If you can't get up, keep moving. Crawl in the direction of the crowd until you can get back on your feet.
- If you cannot get up at all, curl your body into a ball to create an air pocket, and cover your head.
- Keep your back facing up, protecting your head and face with your hands and arms. Wait for a lull in the pressure or flow to try to get back to your feet.

## Business Considerations

- Determine critical functions that need to be sustained and identify potential workarounds.
- Identify off-site work locations or work from home options if the main offices are inaccessible.
- Identify any potential supply chain disruptions and review management options.

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- Review fire, safety and security procedures, if the unrest is close to the physical structures.
  - Make sure doors are locked and board up windows, if needed.
  - Remove cash and small valuables and relocate to a safer place, if possible.
  - Take caution when leaving employees behind to protect property or monitor sensitive equipment.
  - Consider adding signage and barriers around the facility to clearly identify “no access” or “no trespassing” areas.
  - Consider hiring security guards. It is important to review local regulations, ensure compliance and clearly identify expectations of the guards prior to the beginning of any on-site presence.
  - Remove trash and any other unwanted combustible materials that may be used to start fires.
  - Remove portable objects that could be used as projectiles.
  - Ensure that external lighting is operating as designed.
  - Remove and avoid parking vehicles overnight in high-risk areas or close to the building.
  - Prepare for an increase in possible cyber hacking activity, as there can be a correlation between computer hacking and civil unrest.
  - If the unrest is overseas, understand that facilities can become targeted based on national affiliation.
  - Contact your insurance broker to determine your coverage for these events.

## Insurance Considerations

- Vital records such as insurance policies, contact lists, and financial and property records should be accessible in hard copy and electronic formats via local and alternative location sources.
- Prepare to capture potential loss information and additional costs associated from the event, including temporary repairs, extra expenses and business interruption loss of income costs.
- Take photographs or videos of the facilities and assets before and after damage.
- Prepare to file claims as quickly as possible.
- Contact your insurance broker to provide assistance.

**No matter the crisis, HUB is here to help.**

View more resources on violence & active shooter and more at [hubinternational.com/crisisresources](https://hubinternational.com/crisisresources), so you can protect what matters most. For additional support, please reach out to your local HUB office.