



What can you do to safeguard your business during times of unrest? We want to help protect you, your people, property and livelihood during any emergency, but especially now as cities across the country face rioters and looters. You need to plan ahead, always keeping safety in mind. There are a few key steps that can help protect your most important assets during this period of strife.

Planning for Civil Emergency

Coordinate with Local Authorities and Law Enforcement Officials

Police and fire, FEMA and other city officials can usually provide guidance. Additional help can come from local officials and community organizations who may educate you on the emergency response protocols specific to your area. They may also be able to provide you with resources to help protect your business now and restore it in the future.

Determine Where Your Vulnerabilities Are

Assessing where you are most vulnerable is one of the most important parts of planning for any emergency.

- Perform a thorough inspection of your property and surroundings. This should include at a minimum:
 - » Property access
 - Street level doors, windows, security gates, etc. are not damaged and operating properly
 - Consider taking dated photographs of the exterior of your property in case it is needed for a claim• Street level doors, windows, security gates, etc. are not damaged and operating properly
 - » Condition of outdoor lighting and security cameras
 - Replace inoperable lighting
 - Are cameras operating and recording?
 - Where is the DVR or recording device? Is there a backup at a remote location?
 - » Condition of fire protection system
 - Is your sprinkler system active? Are the valves open?
 - Has the system been tested recently to ensure proper operation?
 - » Limit exterior objects that could be used to cause damage
 - Dumpsters, chairs, landscaping items, etc.
 - » Assess nearby stores, parking areas, alleys and streets
- Now consider, where are you most at risk?
 - » Property access
 - Are there gaps in your security?
 - It is not too late to put security measures in place. You will be better able to explain your needs if you decide to hire a security company for protection.



Remove Valuables and Money from the Premises

Whenever possible, you should remove all cash, merchandise and equipment from the premises. If this is not practical, posting signs that indicate there is nothing of value in the store, restaurant or office might not be a real deterrent, but may give looters pause from looting it if they believe all valuable items have been removed. In the end, the only safe way to protect your assets is to remove them if at all possible.

Protect Your Operations

People do not always consider electronic data. We encourage you to use the cloud, a backup data system or removing the computers entirely if possible. If power is a concern, are emergency generators fueled up and in good working order? Have you checked the fire protection system lately? Whenever possible, be sure to take pictures of your operation before any looters arrive. Ensure remote access to your company website and establish a team to manage updates to the site during and after the event.

Prepare Your People

Do you know who your essential personnel for emergency preparation and recovery are? Do they know? Are roles and responsibilities spelled out – from business operations preparation to facilities and grounds? Are your employee contact lists up to date?

Check Your Insurance Policy

Have you taken a close look at what is covered and what is not? Connect with us, we are happy to do an expedited review to make sure you're prepared.

During a Civil Emergency

We know you want to protect your business and may feel that you have the means to do so personally. Additionally, without the proper equipment or training, you may risk seriously injuring yourself or others.

We recommend temporary security guards for protection of the premises whenever cost effective and safe. Typically, these trained professionals are better equipped to handle emergency situations. In many cases, de-escalating threats and remaining composed in the face of dangerous or uncertain situations is the real key to survival.

After the Emergency Has Passed

We know that your business is more than the physical assets currently at risk in many cities. In reality, years of your hard work, perseverance, caring and hope have made it what it is today. In the unfortunate event that damage to your facility occurs, our teams are available to help you navigate the claims process and rebuild quickly.



About Brown & Brown

Growth has no finish line. Our team is with you along your growth journey to help find solutions that meet your ever-evolving insurance needs. Whether you are a highly complex multinational enterprise, an individual or anything in between, our experienced teams can help to find solutions at every stage.



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