



# Commercial Insurance Profile

October 2024

## Protecting Businesses and Employees During Civil Unrest

Civil unrest has been a pressing concern across the UK in 2024. In late July, anti-immigration and far-right riots occurred throughout the country following a mass stabbing in Southport. These protests posed a significant concern for the safety of businesses and their employees. Some rioters smashed shop windows, set premises on fire, and looted merchandise, causing substantial losses for impacted organisations. Damages to UK businesses could take months and millions of pounds to fix.

To protect themselves in the event of future civil unrest, employers should consider the following strategies:

- **Protect property.** Employers should implement security measures to protect their premises and their contents. Measures include utilising security cameras, implementing intruder alarm systems, ensuring proper locks are fitted on windows and doors, and installing motion-sensing external lighting. Employers could board windows and doors if riots are anticipated.
- **Remove valuables.** Employers should move as much cash, merchandise and high-value supplies from their premises as possible to proactively minimise losses during civil unrest. Businesses with fleet vehicles may wish to temporarily move these to a secure storage location.
- **Conduct risk assessments.** Employers should conduct risk assessments to identify employees directly at risk of riot-associated violence and decide how best to protect them. Risk mitigation measures may include allowing staff to work from home or adjusting working hours or duties. Additionally, organisations should offer emotional support to impacted employees.
- **Educate staff.** Employers should educate staff on what to do if civil unrest occurs and how to avoid unnecessary conflict. Employers should also establish an evacuation plan and disseminate it companywide.

Aside from these loss control methods, businesses can ensure ultimate protection during periods of civil unrest by securing proper commercial insurance cover.

Contact us today for additional risk management information and robust insurance solutions.

## Restoring Businesses After a Flood

Research has found that autumn and winter storms are becoming more frequent due to the impact of climate change. Scientific company World Weather Attribution (WWA) investigated the influence of climate change on stormy day rainfall patterns between October 2023 and March 2024, which was one of the rainiest periods on record in the UK. The WWA found that the average precipitation on stormy days has become 30% more intense now that global warming has reached 1C above pre-industrial levels, and heavy rainfall is 10 times more likely. Consequently, flooding events could become commonplace, especially in high-flood-risk areas.

With these startling statistics in mind, businesses should take the time to understand how to respond following a flooding event to restore operations and minimise losses. Consider the following business restoration tips:

- **Exercise caution.** Flooding can leave exposed wires, weakened buildings and contaminated water. Even after floodwaters have retreated, entering a flood-damaged building may be unsafe. Employers should exercise extreme caution before visiting a flood-impacted business and check with the emergency services that it's safe beforehand.
- **Notify the insurer.** Employers should promptly contact their insurer to report flooding and determine what to do next. If it's safe to do so, organisations should take photos of any flood damage as evidence to support their claim.
- **Conduct robust cleaning.** Once an insurance company's loss adjuster has assessed any flood damage, cleanup work can commence. Employers should clean any water taps that were submerged in contaminated floodwater with a bleach solution and let the water run for 30 seconds before use. Weather permitting, employers may wish to keep doors and windows open to expedite drying and inhibit mould growth. Debris may harbour unseen sharp objects, so workers must wear personal protective clothing when cleaning.
- **Consider flood-resistant products.** While restoring their premises, employers should consider installing flood-resistant products to increase their resilience in the future. Such products include pump systems, flood skirts and high shelving. Additionally, electrical sockets, fuse boxes and wiring should be raised at least 1.5 metres above the floor to prevent water damage.

Although taking risk-reduction measures is critical, proper insurance provides the ultimate financial protection. Contact us today for further information.

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