



# NATO Summit: High profile event brings heightened risks

NATO Summit Risk Action Plan for Chicago Businesses  
Protecting people, property and the bottom line



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## Chicago NATO Summit at a Glance:

- Two days: Sunday, May 20 and Monday, May 21
- 7,000 delegates from 50 countries
- 2,500 international journalists
- Headed by President Barack Obama
- Meetings held at McCormick Place
- Protest parade on May 20
- Additional protests

**Zurich in North America (Zurich) is recommending that businesses in Chicago take pre-Summit precautions to avoid being unduly exposed to the types of disruptions that an event of this magnitude and prominence can present.**

While security for the event is being coordinated closely between the FBI, Secret Service and Chicago Police Department, these law enforcement resources will be stretched during the Summit. Having your own plan in place will help mitigate any injury to employees and damage to property if law enforcement cannot arrive at the place of protest in time.

This NATO Summit Risk Action Plan is designed to offer practical tips to help businesses located in Chicago's downtown to prepare for and manage people and property risks, as well as limit disruption to their operations.

## Potential Threats for Chicago Businesses

Protestors damaging or destroying business property. Streets that are shut down by police where no one can cross the barricades. A halt in public transportation leaving employees stranded to or from work. Injured employees/guests or medical incidents such as a heart attack, and no access to emergency care. The list of threats to businesses located in downtown Chicago could quickly grow to be quite exhaustive, but overall may include:

- **Office occupation and raids** This could include occupying public spaces in a building foyer, as well as an attempt to bypass security and penetrate into the working spaces of the target company. Such an incident could traumatize employees, guests and clients on-site. It can also cause business interruption and may result in property damage.
- **Denial of access places of business** This can include protests that prevent access into offices, hotels and restaurants. It could mean blocking bridges, train stations and parking garages. Again, these incidents can impair or shut down normal business operations.
- **Employee and customer injury** One of the most serious concerns about protest action is the likelihood of injury to employees or customers.
- **Physical damage to infrastructure** This can include the breaking of glass, setting fires and graffiti. However, more serious threats including a terrorist act such as detonating a bomb.

One of the primary challenges of the NATO Summit for Chicago businesses is that information on protests could be limited until very close to the event. That's why businesses should consider two action plan levels:

1. Potential for protestor disturbance [pre-Summit]
2. Actual protestor disturbance begins [Summit days]

## Protest Parade Route

Protestors filed an application for a parade permit early with the city of Chicago, with a request to start at the high-profile Daley Plaza and then travel through the central Loop to McCormick Place. In late March, city officials denied this route and offered an alternative of starting at Grant Park and heading down Columbus Drive, onto Indiana Avenue, and then to McCormick Place.

Motorcades are expected to use Michigan Avenue and State Street to ferry delegates from hotels on the North Side and downtown to McCormick Place.

## Potential for protestor disturbance:

- Develop policies for Summit and train management and employees on them.
- Develop local and corporate communication guidelines, including who will field questions from the media. Establish television, radio and social media monitoring needs and protocols in order to determine if and when protests are planned. Implement changes to corporate apprehension guidelines to protect management and employees from injury. Determine emergency evacuation protocols:
  - When will building be evacuated?
  - What will be secured?
  - Will burglar alarms be set?
  - Emergency exits clear of storage and operational?
  - Emergency exit signs and evacuation back up lighting functional?
  - Escape routes out of building and out of area determined?
  - Fire suppression and alarm equipment tested and operational?

## Actual protestor disturbance begins:

- Emphasize protection of life as the priority.
- Provide frequent updates to employees, staff, customers and guests.
- Enhance staffing or manpower as determined.
- Refer media requests to appropriate corporate level.

See the Appendix for specific planning tips for each of these two levels, as well as specific risk considerations for hotels.

## Make People Your First Priority

Employees are a company's most valuable assets in keeping business operations running. Protecting employees as well as customers and guests during the NATO Summit should be your first priority. Evaluating staffing needs and promoting safety is also key. Some risk management tips include:

- Communicate potential scenarios to employees. There will be large crowds; possibly loud protests with chanting and marching; road closures and checkpoints; heavy traffic; parking restrictions and a significant security presence provided by various police forces.
- Evaluate staffing in advance and offer flexible schedules to employees who have work from home capabilities or allow staff to use vacation time. Encourage the use of public transportation to minimize delays that may be encountered due to parking restrictions and traffic.
- Establish an Incident Command Center (ICC), or identify first responders and instruct employees to report any incidents or concerns to the ICC or their designated first responder.
- Use the Web and intranet sites to provide links to up-to-date information about road closures, route changes, checkpoints and rights and responsibilities from applicable authorities.

- Anticipate travel delays. Remind employees to check local news stations for information on transit delays and to contact their air carrier to learn about schedule changes and adjustments to flight patterns.
- Plan and provide housing for employees if necessary. Ensure that employees who are at work have a means to stay during the disturbance if necessary.
- Consider giving employees who live near the disturbance with cab fare to get to/from hotel. This is to minimize their using public transportation during the disturbance.
- Utilize one specific employee entrance that is strictly controlled by security. Only employees scheduled to work should be allowed access into the building.

## Maintaining Business Continuity

The NATO Summit is an event that could put an organization's business continuity plan to a major test. Chicago businesses should revisit their business continuity plan to ensure that contingencies exist for:

- Not being able to freely access their place of business on May 20 – 21.
- Key employees and staff cannot get to work those days.
- Information is lost because of power outage or network system goes down.
- Suppliers are not able to deliver.

Specific risk management tips to keep your day-to-day operations running include:

- Evaluate your company's physical and financial exposures by identifying designated protest areas and neighboring businesses and buildings that may attract protesters, such as embassies, consulates, government buildings and financial institutions.
- Develop Emergency Action Plans (EAP) and determine the hierarchy of command for decisions and communications. Identify and communicate evacuation routes to customers and employees.
- Develop a plan for handling the media. Ensure authorized spokespersons are identified and develop key messages. Also develop guidelines that help spokespersons make decisions regarding when not to comment. Identify spokespersons to your staff.
- Whenever possible, encourage customers and visiting staff to use alternate facilities or branches outside the downtown core to conduct business during the NATO Summit.
- Schedule meetings, deliveries and maintenance services (elevator, copier, etc.) for before and after the NATO Summit.
- Communicate adjustments to business hours and schedules to customers and employees using call-trees and company Web sites.
- Order critical supplies. Delivery vehicles may experience road closures and heavy traffic.
- If not already in place, establish off-site data backup for data retention. This is generally part of a company's more comprehensive business continuity plan.

- Do not react to negative activities and do not take any risks or defensive actions. Report any issues to designated security personnel and the authorities if appropriate.
- If appropriate, monitor deliveries by using building security to receive packages.
- Observe new faces, vendors, service providers and customers and report any suspicious activities to security personnel.
- If possible, consider having employees work from home or alternate location, or give a paid vacation day on May 21.
- Maintain high service standards by providing normal service to your customers.

See the Appendix for additional best practices on business continuity planning.

## Check Your Repair and Claims Contacts

The potential threats to businesses in downtown Chicago during the Summit generally fall into three areas, each covered by policies that may already be in place for your organization:

1. Physical damage to your property, including your building and other real property as well as your contents, material, equipment or inventory. Damage to this property may result from vandalism or fire, for example. Most insurance policies will cover vandalism or fire damage to your property resulting from riot or civil unrest like that which has the potential to occur during the Summit.
2. The inability of your business to function due to the direct physical damage to your property as described above. Business Interruption insurance coverage is generally meant to respond to the suspension of business activities resulting from covered direct physical damage.
3. Blocked access to your business or closure due to the police or other civil authority closing down street access or where emergency response teams are blocking entrance to your building. Many policies provide coverage for specifically described situations similar to these.

It is important to note that not all policies are the same, so it is important to verify coverages, limits, conditions and deductibles with your broker or insurance carrier.

You should also be prepared to act immediately to repair any damage that can occur to prevent additional loss:

- Have 24-hour contact information available for resources that can perform emergency repairs, replace plate glass, board up and perform immediate water extraction and drying. These service providers should be prepared to respond at any time of day or night. Your insurance carrier or agent should have established contacts with these service providers in the greater Chicago area.
- Keep contact information available on how to report a claim any time of day or night. Be sure to check that your insurance carrier can respond to an emergency on a 24-hour basis. Always report the potential claim as soon as possible to your broker or carrier.

## APPENDIX:

### NATO Summit Risk Action Plan for Chicago Businesses

#### Pre-Summit Planning

Develop a comprehensive action plan that covers emergencies, security, emergency power, fire, evacuation and communication to prepare the facility for possible protest disturbance.

#### Components of Action Plan:

##### Emergency

Implement general emergency action plan measures such as backing up important business records and removing or securing high valued materials and cash.

Expand the emergency section to include a response to protestor threats:

- Assign one or more person the authority to implement and coordinate the emergency action plan for potential protests.
- Designate a trained individual as a media spokesperson and for coordination of all communication.
- Identify locations or conditions that could become a trigger to protests to the location.
- Assign one or more persons the responsibility to monitor local radio, television, news agencies and pertinent social media (Twitter, Facebook, etc.) for events that could develop into civil disturbance threat to the location. The assigned persons should promptly alert those with the authority to implement the emergency action plan.
- Adjust travel plans as necessary.

##### Security

Verify that all provided security measures are working and enhance the security level to the extent that operations will allow.

##### Passive:

- Keep fences and gates closed. Lock gates that are not attended.
- Verify protective grills are in place for all accessible windows including basement windows. Where shutters are provided, close or prepare to close them. Remove high valued or attractive goods from display windows.
- Maintain unattended exterior doors closed and locked. This includes basement access doors. Verify all locks are secure from tampering.
- Secure or eliminate access to any upper story or rooftop door or window that is not inherently inaccessible to intruders.

##### Active:

- Confirm that electronic entry systems are in serviceable condition and activate all features to the extent that operations permit.

- Check that the closed circuit TV system is in full service and recording conditions. Enhance video surveillance of key areas, such as the lobby, entrances and docks.
- Ensure that all outside areas are illuminated during non-daylight hours.

**Manual:**

- Reinforce card access system use policies stressing the need to avoid entry of unauthorized persons.
- Prepare to enhance security staff levels.
- Check that security equipment (radios, cell phones, flashlights, first aid supplies) are available and working.

**Security staffing:**

- Consider increasing security staffing in anticipation of the disturbance. Contracting and coordinating with outside security service may be necessary. Don't wait until the start of the disturbance to secure contract security service.

## Fire protection

Take actions to verify fire protection systems are ready and ignitable materials are secured.

**Verify all fixed fire protection systems are in service, including:**

- Water supply valves are open
- Water tanks are full
- Fire hydrants
- Fire pumps
- Diesel fire pump fuel tanks are full
- Sprinkler control valves
- Fire extinguishing systems
- Fire alarm systems
- Fire doors are functional and not obstructed

**Secure outdoor flammable and combustible materials including:**

- De-energize fuel pumps and lock dispensing handles
- Close and lock flammable liquid discharge valves
- Lock, secure or remove flammable cylinders
- Move outdoor storage items inside
- Garage or relocate vehicles
- Empty or remove garbage dumpsters from site

## Emergency power

Take actions to verify emergency systems are ready, including keeping emergency generator fuel tanks full and ensuring that emergency lighting is operating.

## Evacuation

Initiate evacuation actions including:

- Plan the departure of employees and customers. This may involve the evacuation of all persons or all persons except security staff.
- Determine an alternate evacuation route or defend in-place strategy for employees and customers should the disturbance prevent or block an orderly evacuation.
- Notify authorities of the evacuation actions.
- Notify the alarm company of any complete evacuation of all persons.

## Communication

Verify the on-site communication is assigned to a designated individual and an alternate back up.

## Summit Protest Action Plan:

If a protest does break out near your business during the Summit, take additional actions such as:

### Security actions

Verify that all provided security measures are working and enhance the security level to the extent that operations will allow.

#### Passive:

- Close and lock all fence gates.
- Close window protective systems, such as shutters.
- Close and lock all exterior doors.

#### Active:

- Activate the perimeter electronic illegal entry monitoring system. Also, activate interior monitoring points if a full evacuation is planned.

**Fire protection actions - Close all internal fire doors as time permits.**

## Evacuation

Initiate additional evacuations in accordance with the pre-Summit planning protocols.

## Risk Reporting

Maintain an incident log and complete reports as soon as it is safe to do so for appropriate reporting to the corporate, legal and insurance company claims notification.

## Business Continuity Best Practices

If you haven't developed a business continuity plan, the NATO Summit is a good reason to create and implement one. Zurich has gathered these best practices from having developed plans with organizations of all sizes and across all industries:

## Summit Protest Action Plan: (continued)

### Communication

- Develop relationships with governmental and private recovery groups prior to needing them and include these on the contact list.
- Create multiple methods to access business continuity plan (online, hard copy, etc.).
- Articulate responsibility, authority and expectations plan to enhance implementation efficiency.
- Establish redundant communication methods with employees, critical suppliers, governmental agencies, etc., with special attention to cross-border communication requirements.
- Create inside and outside the organization communication templates/checklists by groups.

### Contact List

- Include individuals with essential specialized knowledge on the contact list
- Create contact lists that, in addition to standard contact information, contain essential business continuity plan information on succession, responsibilities and extent of specialized knowledge.
- Update contact lists at least every three months.

### Planning

- Establish backup for backup services (especially important during an extended crisis).
- Update HR policies to reflect business and employee needs during a crisis.
- Align communication and decision strategy with the official definition of alerts, ratings, etc. (e.g., WHO pandemic level 5 defined as spread and not severity).
- Prioritize supplies/materials that you will need based on operations and competition for these supplies by other entities.
- Make provisions to provide the basics for crisis and recovery personnel — this includes childcare.
- Include instructions and resources needed to set up temporary facilities including inspections, jurisdiction information, permits, safety checklists, etc.
- Consider infrastructure risks when developing the business continuity plan. It may be prudent to locate alternative sites within another electrical grid or transportation region.
- Develop several recovery time and output volume scenarios with their resource requirements to facilitate matching crisis response to situational realities.
- Establish an early alert process to monitor critical vendors and the regions where they are located through resources such as news feeds.

## Special Summit Risk Considerations For Hotels:

- Hotels may not actually have a lockable exterior main entrance door. Where the facility could be exposed to civil disturbance, a means to secure the main entrance door should be considered.
- Instruct reservation department employees to inform guests calling the hotel of potential disturbances in the area.
- Consider revising no-show billing practices for reservations canceled or not honored during the period of disturbance.
- Ensure there are adequate supplies (food and beverages) on hand to last the duration of the disturbance.
- Be honest in communications with in-house guests regarding the potential disturbances in the area.
- Provide ongoing updates to guests via the hotel event boards, television system or letter.
- Encourage guests to stay in the hotel property and to avoid going out to dinner, shows, etc.
- Remove all employees, such as the doormen and valet parking attendants from the exterior of the hotel during the disturbance.
- Provide security escorts for guests to/from hotel parking garages only.
- Relocate guests from any ground floor guestrooms and relocate all guests to upper floors of hotel from out of potential harm's way.

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