



Property Risk Consulting Guidelines

XL Risk Consulting

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RIOT AND CIVIL COMMOTION

INTRODUCTION

Riot, riot attending a strike and civil commotion seriously threaten the survival of businesses, especially inner-city locations. Riots can destroy property faster and more violently than ever before. Whether or not a facility survives depends upon the degree of protection provided.

The Los Angeles, California civil disturbance of April 1992 and the Watts, California riot of 1965 illustrate two types of rioting. These incidents should be reviewed to learn what a facility could face during riot and civil commotion and to become aware of the following riot trends:

- Riots tend to break out more frequently in high crime or economically depressed areas.
- Rioters usually attack retailers and often strike liquor stores, pawn shops and gun shops first; then food, drug, appliance, furniture and clothing stores. Looters take anything that can be used or easily sold.
- Rioters also attack nonmanufacturing facilities which are viewed as institutions of authority, such as police and fire stations, school administration buildings, libraries and other government buildings.
- Rioters do not often attack manufacturing facilities. However, those facilities which manufacture consumer products are targets. Highly visible locations, such as military contractors, suppliers, radio and television studios, and station transmitters, are also vulnerable.
- Police and fire protection may not be available or may be seriously delayed during a riot. Widespread rioting forces fire departments to allow some fires to burn so that other fires, which more seriously threaten lives and adjacent properties, can be controlled, or until they have safe escort into the riot area.
- Buildings of noncombustible construction, properly protected with automatic sprinklers, survive better than nonsprinklered buildings. Looters tend not to enter premises where sprinklers are operating. Rioters do not normally target control valves to impair sprinkler systems.
- Closed circuit TV systems do not deter intruders. Although closed circuit systems might improve existing surveillance in large areas outside of buildings, such systems do not protect against riot and civil commotion.

During a riot or civil commotion, a sprinklered facility's chances for survival are impressive. In 1992, according to the Fire Sprinkler Advisory Board of Southern California, "sprinklers prevented at least \$187 million in building losses and exceeded design requirements by extinguishing all but two blazes before the fire service responded."¹ In one of those instances, weary fire fighters arrived at a high-rise office building to find an incendiary fire burning under a desk. A single head was controlling the blaze.

They simply overturned the desk to expedite the inevitable effect of sprinkler operation. In another instance, there were 11 separate fires set over 3 days. A total of 22 sprinklers extinguished all of those fires.

“The only fully protected building to burn down during the Los Angeles civil disturbance was a supermarket... Although a single sprinkler head suppressed a fire late on April 19, someone later turned the system off and the next morning looters started a second fire that destroyed the supermarket...²”

POSITION

General Guidelines

Use general site preparation guidelines to improve the facility's normal security and to increase the facility's ability to resist rioting acts. The following recommendations apply:

Management Programs

All applicable sections of *OVERVIEW* which contain information on impairments to fire protection systems, pre-emergency planning, and fire protection and security surveillance should be followed.

Security

- Take every precaution to make sure unwanted people do not enter the premises. Instruct security personnel to control people accessing and exiting the facility during daily operations. Ensure 24 hour physical protection.
- Develop good security habits before the incident occurs. Make sure employees strictly follow security procedures daily. Employees should wear photo identification badges at all times. Challenge all persons without badges.
- Have security personnel review written procedures, safeguards, and police and fire department regulations that might affect facility protection.
- Check security personnel equipment. Equipment that might be needed during a commotion should include emergency lights, battery-operated megaphones and two-way radios.
- Lock all inside doors and secure perimeter fencing when closing the facility for the night. Retail stores should secure roll down doors and shutters nightly.
- Provide electronic supervision for sprinkler valves. Lock valves with hard shackle locks to discourage tampering.
- Closely survey entryways and parking lots to help deter “hit and run” attacks.
- Illuminate all yard areas. Under normal conditions light interior areas. If a riot is anticipated, turn off interior lights.
- Contact police and fire departments when any disturbance occurs. Discuss procedures they suggest in case of riot or facility evacuation.
- Evacuation procedures should see that sprinkler valves are open, hard shackle locks are provided, and all automation protection is in service.

Sprinkler Systems

- During a riot, a facility should not shut off any part of the sprinkler system until the facility is permanently secured by civil authority and repairs can be immediately initiated. Strictly follow RSVP procedures. AXA XL Risk Consulting should be contacted if shutdown is necessary.
- If operating heads cannot be replaced immediately, plug the heads with wedges or blocks, and leave the system on. During riots, many facilities have survived because sprinklers doused incendiary fires.
- Have extra sprinkler heads available. Replacements may not be readily available after the riot.

Alarms

- Make sure all alarm and protective systems are in service around the clock. Do not disarm the service for any reason. Advise the alarm company of evacuation.
- Maintain the alarm systems so that authorities will be made aware of all operating protection.
- Alarm egress doors.
- If necessary, provide standard watchmen service to supplement central station supervision.

Physical structures

- For manufacturing facilities and malls, focus site preparation on the facility as a whole rather than on individual buildings. Stores that front the street and other nonmanufacturing facilities should use site preparation techniques for each building.
- Make sure fire doors operate properly. Do not block them with storage. Close doors during nonoperating hours or as part of the evacuation plan.
- Lock all inside and outside doors when the facility is unoccupied. Keep doors to unused areas closed and locked.
- Completely cover door and window openings with protective devices. Essentially, these should be noncombustible roll down doors and shutters that cover shop entrances and windows. Secure the doors with substantial locks that prevent tampering.
- Do not use scissor gates for protection of openings.
- Have plywood available where windows can be broken out.
- Physically secure roof hatches. Secure access to the roof by locking or removing exterior ladders.
- Protect roof openings and install safety glass, Plexiglas,TM or LexanTM glazing materials in windows.
- Secure skylights, heat smoke vents, ventilator openings, and entrances to sewer or service tunnels.
- Move elevators to upper floors, and lock them.
- Make sure emergency generators or other backup power facilities can handle the load from elevators, escalators, lighting and critical equipment.
- Cash registers should be emptied and the drawers left open to show that they are empty.

New Construction

- Incorporate site preparation techniques in the design phase of a new construction project. For example, construct the building far enough back from the street to create a buffer between the street and building front. Design fire exits so people can easily leave the building, but cannot easily enter through the fire exits.
- Ensure that buildings are made of noncombustible construction.
- Ensure that only necessary wall openings are provided, and locate risers inside the buildings.

Locking devices

- Secure door hinges or pins so pins cannot be pulled and hinges cannot be broken.
- Make sure lock bolts cannot be easily disengaged by a thin instrument pried off or cut.
- Ensure padlock hasps have tamperproof screws.

Yard Areas

- Fence all yard areas.
- Illuminate all yard areas.

- Lock personnel and vehicular gates during nonoperating hours. All gates should be included in security patrols, television surveillance or electronic supervision.
- Yard storage should be avoided. Where unavoidable, move all combustible materials far enough away from the fence to prevent materials from being ignited by a source outside of the fence. Trash bins also make good vehicle barriers if placed at driveway locations.
- Garage all vehicles in a safe place.

Records

- Make duplicates of vital business records. Examples include inventory, receivables, credit information and computer tapes.
- Organize the record keeping system to allow removal of important records to a safe location.

Salvage Supplies

Put supplies of flameproof water-resistant salvage covers in centrally located storerooms. Materials may be needed to temporarily repair broken doors, windows and glass store fronts.

Flammable Liquid Storage

Store flammable liquids in a locked “safe” place cut off from combustible storage.

Riot and Civil Commotion by the General Populous

Plan to evacuate the facility, but leave it as secure as possible. Because today’s riots strike suddenly and more violently, management should evacuate all personnel, secure facilities quickly, and keep all automatic protection systems in service.

Evacuation

- Be ready to secure the facility at a moment’s notice.
- Provide a written evacuation plan, and train personnel how to implement the plan. Discuss the plan with police and fire authorities.
- Determine the evacuation route prior to the riot. Inform the employees of that route.
- Designate shelter areas in case evacuation proves unsafe or personnel become trapped.

Commercial Storage

- Where practical, use secure areas to store high value items during times of potential rioting.
- Store guns and ammunition in protected locations.
- When possible, remove all flammable liquids from the facility.

Utility Services

- If heat is not needed, shut off and lock shut gas supplies to the unoccupied facility.
- Turn off all interior lighting. Leave exterior lighting on. Businesses with interior lights helped looters see inside stores, break in and take what they wanted. Looters were skeptical of their own safety when entering unlit areas.

Riot And Civil Commotion Resulting From Labor Unrest

During labor unrest, management should be concerned about two possible scenarios: (1) employees are inside the premises when a dispute boils over; (2) strikers outside the facility threaten to attack the facility.

Management should maintain strict lines of communication with the Emergency Coordinator and anticipate when to implement the pre-emergency plan, particularly the security portions. If negotiations start to break down, the Emergency Coordinator should implement the pre-emergency plan.

When strikers begin picketing, management may decide to maintain production by bringing in nonunion labor. Nonunion employees or union employees from unrelated unions may refuse to cross the picket lines. Management may need to act quickly to maintain the sprinkler and alarm systems by hiring a contractor to perform this service. Making plans well in advance is critical. All protection features must stay in service. Initiate site preparation precautions.

If it is suspected that angry workers may destroy equipment, management should resolve the negotiations quickly or shut down the facility. The best protection scheme would be to handle negotiations in a manner that will keep the dispute from mounting.

Each facility should evaluate existing conditions and plan appropriate defenses. Industrial relations should look into upcoming events that might lead to labor unrest. Managers should be trained in negotiation skills and have sensitivity training.

DISCUSSION

Many do not understand the need to protect a facility against riot. Very few riots broke out in the United States between the 1965 Watts riot and the 1992 riot in Los Angeles, California. Throughout periods of quiet times, people tend to relax security procedures. Then when civil commotion suddenly strikes, facilities are unprepared.

There is a vast difference between the 1965 Watts riot and the 1992 Los Angeles riot. A comparison study of the two riots showed the following:

- During the Watts riot, rioters targeted any building within the general riot area and secured small neighborhoods to prove to authorities that they, not the government, controlled the area. But in 1992, rioters, motivated by material gain, looted, then burned businesses, mostly the retail facilities. Rioters generally avoided manufacturing facilities, private houses, tenements, and office buildings.
- In 1992, looting, rioting and destruction far exceeded Watts activity. Upheavals spread over 105 square miles (272 square kilometers) compared to 32 square miles (83 square kilometers) in 1965. In 1965, rioters destroyed two hundred buildings and damaged four hundred. In 1992, rioters looted or burned over 10,000 buildings and damaged hundreds of others. The dollar loss in 1992 was four times greater than in 1965.
- Suddenness of rioting in 1992 far exceeded that of Watts, reaching its full height in 4 hours compared to 48 hours in the Watts riot.
- Civilian injuries in 1992 were twice those of 1965.
- 1992 firefighter injuries were half those of 1965.

Lessons learned from past incidents point to these facts:

- Public fire or police protection may not be available.
- Maintaining personnel on the property may not protect the property during a riot. Therefore, management should have four goals when developing the preplan: evacuate, keep protection in service, secure the premises, and recover quickly to resume operations.
- Sprinklers were effective in preventing complete destruction if they were kept in service.
- Over 60% of the businesses that suffered heavy losses never reopened even though insurance paid their losses.

REFERENCES

1. Mangan, Joseph F. "Best's Review." *Best's Underwriting Newsletter*, January 1993, 62.
2. Mangan, Joseph F. "Best's Review." *Best's Underwriting Newsletter*, January 1993, 62.