

# Business Travel Accident Insurance®

WITH YOU EVERY STEP OF THE WAY



If your employees or facilities are impacted by a terror event, a corporate response should include the following:

## Monitor

- Try to understand what has happened. Initial news reports and information can be overwhelming and conflicting. As an organization, try to be focused on getting rid of the bad information and look to confirm information using local contacts.
- **Locate your employees.** If you have a travel management system, make sure you can verify where your people should be, as well as where they actually are.
- **Make contact where possible.** Contact them, speak to them and verify where they are, if possible.

## Communicate

- Communicating to employees is vital. If the company doesn't fill the information gap, others will.
- **Have a canned response ready to go.** A response does not need to include every detail and can be sent early. There is nothing wrong with telling people that the "company believes something has happened in a location, we don't have any more details yet, but we will send more information as it becomes available."
- **Communicate with families, if necessary\*.** This process needs to be clear in advance. How will this happen, when will it happen and who will do it?

\*Unless your employees are opposed to it.

## Act

- **Activate planning as soon as possible.** The earlier, the better. The first step usually involves sending a message to the key people in the crisis response process.
- **Follow your crisis management plan.** If you have a plan that has been tested, then you should follow it. If you are not confident with your plan, then you need to reevaluate it now, before an event occurs.
- **Follow defined trigger points and action points.** Your response to a terror event should be second nature for you.



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### Run

- If possible, get away from the area – leave quickly and calmly.
- Determine if it's safe to run – don't move if it isn't.
- Encourage others to leave with you, but don't wait for them.
- Leave your belongings behind.
- If you are inside a building and hear a blast or gunfire, then get away from windows or outside doors – the first blast may not be the only one or the major one.

### Hide

- If it's not safe to run, stay low and find a suitable place to hide (i.e. closet, safe room or behind a thick object for protection).
- If you can see the attacker, assume they can see you.
- Find cover from gunfire (brickwork, reinforced walls, steel, etc.).
- Be quiet, silence your phone and lock and barricade doors, if possible.
- Be aware of potential exits and always be planning your escape.

### Act

- Contact security forces as early as you can.
- If all else fails, be prepared to fight the attacker.
- Look for objects that can be used as weapons (fire extinguisher, scissors, etc.).
- The more people who fight the attacker, the more likely it is that you can overpower the attacker.

## Situational Awareness

A key aspect of being prepared to respond to an incident from a personal perspective is situational awareness:

- Situational Awareness is a natural state that allows a person to identify a change in environment.
- Pay attention to surroundings and what is happening around you.
- Use all of the senses in relation to the environment – What can you see? What noises can you hear? What can you smell? Is anything different?
- Being aware is not being paranoid – **“see something, say something!”**



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