

Measures to Protect Your Family & Home During Civil Unrest

When large groups or crowds gather in response to socio-political events many times these are peaceful, non-violent demonstrations, protected by our First Amendment rights. However, these events can turn destructive towards property and other people, causing uncertainty for nearby property. When a crowd turns to violence and destruction, this is called civil unrest, also known as a civil disorder or civil disturbance. Civil unrest can potentially lead to graffiti, destructive property damage, such as objects thrown through windows, looting, other acts of violence, and/or personal injury to those in the vicinity, whether participating or not.

Here is a checklist that individuals can use in preparation, response, and mitigation of a civil event:

Before the Event

- Stay informed — listen to local news outlets to obtain real-time updates and information about the current situation.
- Be aware of and follow any emergency protocols put in place by local law enforcement such as: curfews, areas to avoid, etc.
- Check all of the doors in window locks in your home to ensure they're fully operational.
- If your home is equipped with an alarm system, confirm that it's working and use it at all times.
- Consider having plywood pre-cut to board-up the windows of your home.
- Make sure you have the an adequate supply of necessities:
 - Medications and other supplies
 - First aid kit
 - Food & water
 - Necessities for young children
 - Necessities for your pets
- Remove outdoor items around your home that may be thrown or ignited i.e.: yard furniture/decor, trash cans, etc.
- Develop a communication plan with family members and friends, including back-up meeting points and times, should cellular service be interrupted.

During the Event

- Continue to stay informed during an event, utilize news apps on your phone if unable to view on TV or radio.
- Download a police scanner app (free) to stay informed and avoid areas with problems.
- Stay home as much as possible.
- Keep all of your doors and windows locked at all times.
- Board up the windows of your home.
- Keep curtains/blinds closed to block any possible shards of glass from flying through your home.
- Avoid standing in the windows or doors to watch the events taking place.
- If you do have to leave your home, make sure you carry the following with you at all times:
 - All important keys.
 - Wallet with credit card(s), identification, and at least \$50 in cash (small bills).
 - Charged cell phone with all important numbers.
- If you find yourself in the midst of a protest or rally that becomes dangerous or violent:
 - Try to move to the edge of the crowd where it's the safest.
 - As soon as possible, break away and find a safe place in a nearby building, doorway, or alley until the crowd passes.
 - When you do have the opportunity to break away, don't run as that will draw attention to you, simply walk away.
 - If you're in the middle of the crowd, stay on your feet and move with the flow.
 - Stay clear of glass front shops/buildings.
 - If you hear gunfire, drop to the ground, cover your head and neck and lay as flat as you can.
- If you're in your vehicle:
 - Never drive through a crowd.
 - If you're in the path of a crowd, turn down the nearest side street, reverse, or turn around and drive away calmly.
 - If you can't drive away, park the car, lock it, and leave it, taking shelter on a side street or a doorway.
 - If you don't have time to drive away or get out of the vehicle, lock the doors, remain calm and be sure not to show hostility or anger.

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After the Event

- If it's unsafe to stay where you are, seek shelter in a place of safety and away from any on-going unrest.
- If you've suffered any injury, seek medical assistance.
- Notify friends and family that you're safe.
- Report any crimes or property damage to the local police department and obtain a report reference.
- Contact State Auto Insurance to submit a claim.
 - <https://www.stateauto.com/Claims>
 - 877-SA-CLAIM (877-722-5246)

Additional Resources

- **State Auto Claims & Risk Engineering:** For further assistance, please contact our Risk Engineering team:
 - AskRiskEngineering@StateAuto.com
 - Call 1-800-444-9950, option 1, ext. 5830

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