



Preparing for Disaster When 'Disasters' Seem to Be Changing

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Howard Mavity's article "Preparing for Disaster When 'Disasters' Seem to Be Changing" was featured in *CE Risk Management* on September 14, 2015.

Once upon a time, the term "disaster" meant an explosion, crane or building collapse, or other deadly accident.

Disasters now include shootings, public unrest, cybercrimes, hacking, and efforts by third parties to cripple a company's reputation and its dealings with customers, suppliers and regulators. If an event has disastrous effects, then it is a disaster even if there is no loss of life.

In the article, Howard provides employers with tips on how to develop a disaster response procedure. He advises Corporate to activate the following:

- Additional site assistance with shut down, protecting employees, dealing with security and with customers or other involved business entities;
- HR personnel to deal with the families of affected workers and with the concerns of other employees (unhurt employees will want to know how long their work is disrupted, what about their financial losses, the available benefits and their own safety);
- Safety, security, environmental or other specialists depending on the nature of the disaster;
- EAP personnel or grief counselors, even for "tough" guys;
- Managers to coordinate with the various insurers;
- Counsel with skills in catastrophe response, depending on the nature of the disaster;
- Counsel with an enterprise understanding of risk, including with customers and contracts, public image, and individual and corporate civil and criminal exposure (insurers will seldom provide this assistance when the event occurs, so coordinate with insurers, but evaluate the risk);
- Counsel with knowledge of properly using privilege and work product protections, and how to manage employees without crossing the protections the National Labor Relations Board (NLRB) now provides employees speaking out about the company, sharing photos, etc.; and
- PR advisors for dealing with media and for the plethora of social media.

To read the full article, please visit [CE Risk Management](#).

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Howard A. Mavity
Partner
404.240.4204
Email