

# Commercial Risk Advisor

May 2019

---

*Bomb threats and suspicious items are often used to cause alarm, panic, disruption or, in extreme cases, direct harm.*

---

Provided by:  
Hierl Insurance Inc.



## Bomb Threats, Suspicious Items and How to Respond

---

Each year, thousands of businesses, schools and other establishments receive suspicious items (e.g., unmarked packages) in the mail or are the target of bomb threats. These threats can be made via phone calls, letters, social media channels, emails or other similar means. Bomb threats and suspicious items are often used to cause alarm, panic, disruption or, in extreme cases, direct harm. When these threats are made, organizations of all kinds need to take them seriously and know how to respond appropriately:

### Threats Made Over the Phone

- Signal or pass a note to another staff member, instructing them to notify the authorities. If this isn't possible, call 911 from another phone after the caller hangs up.
- Remain calm. Keep the caller on the line for as long as possible, and don't hang up, even if the caller does.
- Document as much information about the call as possible. Details related to a caller ID number, the wording of the threat, the time of the call, and the tone and inflection of the caller can all aid investigators.

### Threats Made Via Email, Online Platforms, the Mail or Other Source

- Call 911.
- Preserve the threat. If the threat is made online, take a screenshot. If the threat is made through the mail, store it in a safe place and handle it as minimally as possible. Note where the threat was found, who found it and when they found it.

Regardless of the type of threat, it's important to follow any instructions from facility supervisors and local authorities. These individuals will also provide specific guidance related to facility lockdowns, searches or evacuations.

On average,  
**more than  
100,000 wildfires  
clear 4 to 5  
million acres  
(1.6 to 2 million  
hectares) of land in  
the U.S. every year.**



## 9 Wildfire Preparedness Tips

---

Wildfires are a common occurrence, and the U.S. experiences tens of thousands of them each year. These fires can be particularly dangerous for property owners, as just one fire can spread quickly and level entire businesses. As such, it's important for companies of all sizes to be proactive when it comes to fire protection:

1. Develop and implement communication plans you can use to keep employees safe in the event of a wildfire.
2. Adhere to all wildfire announcements and evacuation orders. Use a battery operated radio to receive up-to-the-minute emergency information. Evacuate your building as necessary.
3. Plan for how, when and where to evacuate employees if a wildfire threat exists. You can do this by establishing an evacuation plan. Hold evacuation drills regularly so all employees are familiar with evacuation routes and routines.
4. Create a buffer between your building and potential fire hazards. Remove dead plants and trees. For living vegetation, trim and space out trees and shrubs.
5. Consider installing noncombustible roof coverings. This can include things like clay and concrete tile, slate, fiber-cement, and metal shingles and panels. Also, consider using aluminum, steel or copper gutters. Consider installing fire-resistant exterior wall cladding.
6. Back up important documents. Use fire-resistant safes to store sensitive documents, or move them off-site altogether.
7. Develop a business continuity plan.
8. Review your insurance policies, and ensure you have the proper coverage in place.
9. Following a wildfire, work with contractors to evaluate the cost of repairs. Prioritize these repairs and check to see if your insurance covers any of the damages. It's also a good idea to take photos of any damage for your records.

To learn more loss control tips, contact a qualified insurance broker at Hierl Insurance Inc. today.