



The Aftermath of an Active Shooter: The Recovery

While counseling and insurance are definitely on the forefront of a risk manager's mind, how to ensure **complete** recovery after such an incident is challenging. Take a look at this check list to see if your organization is covering the necessary bases to mitigate risk in the aftermath.

- **Media and Communication** – Has your organization used a crisis consultant? Make sure you have a plan for a skilled and knowledgeable speaker to get in front of the media before erroneous or damaging misinformation is released.

Use all avenues of social media to communicate a consistent message about what to expect. For stakeholders and families affected, ensure a different, more personal mode of communication is employed.

- **Business Operations** – Have you identified an off-site location where operations can take place while the building is still being evaluated by law enforcement or damage is being repaired? IT systems should be backed up so they can be accessed from anywhere.

Cross-train staff so there are back-ups for certain major positions within a company. Questions such as will I get paid will come up amongst other questions concerning insurance and medical coverage.

- **Community Resources** – Know who to call in your area directly after the incident. Perhaps there are other businesses in the area that can assist with housing and resources during the recovery phase.

- **Emotional Response** - The trauma from those who survive an active shooter incident can be considerable. Prepare in advance to provide mental health assistance for affected employees.

Some may not show immediate signs of stress. Post-Traumatic Stress Disorder (PTSD) and other anxiety disorders are common after active shooter incidents. Ensure your company has a strong Employee Assistance Program (EAP) in place or an agreement with counseling firm with licensed professional counselors.

- **Evaluation Reports After the Incident** – Does your organization have a process in place whereas there is an evaluation to determine what worked and what did not in response to an incident? This will assist with future best practices.

- **Insurance Coverage** – What does the insurance coverage cover for the property and people affected? Victim counseling, medical, disability, funeral expenses and death benefits are a few examples. Know what exclusions exist on all liability policies.

Property – Standard property policies may have some coverage limitations. Several markets offer Active Assailant extensions, which provide coverage for property damage, business interruption, and extra expense (which includes public relations consultancy costs, relocation expenses, counseling and/or psychiatric care costs, medical expenses, job retraining costs, recruitment costs, and temporary security costs.

Crisis management coverage? What are the coverage triggers? Some are very specific with regard to death counts, notice and knowledge of the incident.

What about workers' compensation – non-subscribing or self-insured entities must prepare for this in the budget. If fully funded, work with all employees and report their injuries timely.