



**TPOP + IMA**  
**WEBINAR FIELD GUIDE**

# MANAGING CIVIL UNREST:

## PREPARING FOR DISRUPTION BEFORE IT REACHES YOUR FRONT DOOR

Keeping Calm When the Streets Get Loud — practical insights and frameworks for hospitality operators navigating today's disruption risks.



### RECOGNIZE EARLY

Spot developing risk while you still have options, not after conditions deteriorate.



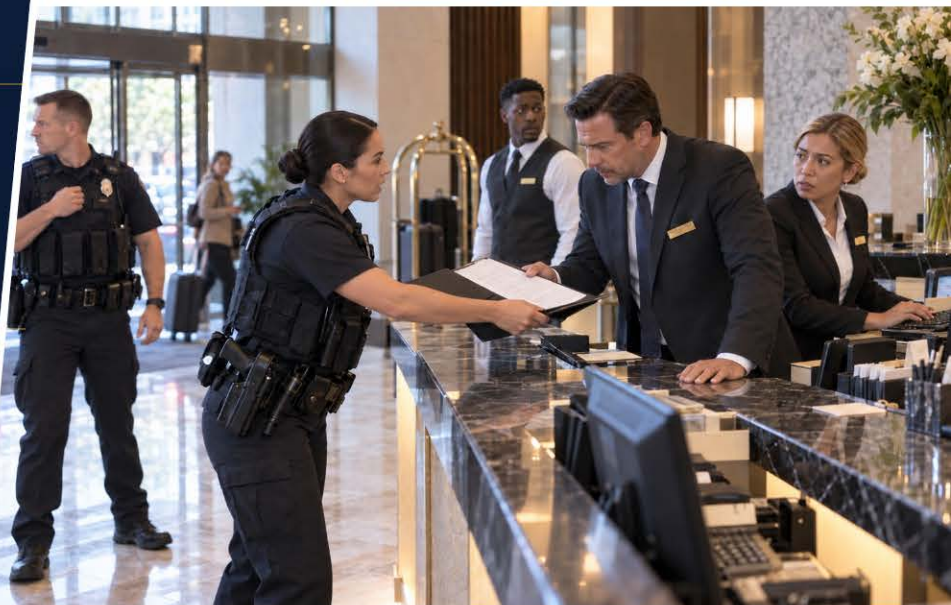
### DECIDE WITH A FRAMEWORK

Know in advance who decides, and what moves a location between open, modified, and closed.



### PROTECT AND RECOVER

Keep people safe, meet your obligations, and get the business back on its feet.



**THE POWER OF  
PREPAREDNESS**



**THE  
GARVY GROUP**

PRACTICAL INSIGHTS. STRONGER DECISIONS. SAFER TEAMS.

# About This Field Guide

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This guide is the written record of a live webinar hosted by IMA and presented by The Power of Preparedness (TPOP), with The Garvy Group, on September 10, 2026. Read it once end to end, then use it in pieces: Part 2 is the playbook you build in calm time with counsel and your ownership partners; Parts 3 and 4 are what a property does on the night and the morning after; Part 5 is for whoever owns the insurance relationship; and the two scenarios in Part 6 are a tabletop you can run as written.

## ■ The Power of Preparedness (TPOP)

A national leader in workplace-violence prevention training, trusted by hospitality and retail brands large and small. Its scenario-based micro-lessons turn readiness into instinct, building confidence rather than fear.

Learn more at [thepowerofpreparedness.com](https://thepowerofpreparedness.com)

## ■ IMA Financial Group (IMA)

A premier insurance and risk-management firm whose hospitality specialists help operators stay ahead of risk, with on-site surveys, response planning, and complimentary training.

Learn more at [imacorp.com](https://imacorp.com)

## ■ The Garvy Group

A hospitality risk consultancy covering employee health and safety, liability, driver and property risk, plus litigation support and expert-witness testimony, with 25+ years across 5,000+ properties.

Learn more at [thegarvygroup.com](https://thegarvygroup.com)

## THE PANEL



### Susan DeV Vaughn

*SVP, National Hospitality Program Director, IMA*

Leads IMA's national hospitality program and walked the session through how civil authority, ingress-egress, and liability coverages actually respond.



### Dan Stechow

*President & CEO, TPOP*

Presented the session, led the discussion on culture and training, and moderated the Q&A. Believes education and technology can change behavior at scale.



### Renee Rhodes

*Hospitality Client Risk Advisor, IMA*

Covered the current climate, OSHA's General Duty Clause, and the after-action debrief, and how documented preparedness affects liability and insurability.



### Steve Garvy

*Founder & Principal, The Garvy Group*

Thirty years in hospitality security and risk. Walked the session through the playbook: preparation, response, and recovery. Provides expert-witness testimony.

## WHAT'S INSIDE

■ **Part 1** The Current Climate

■ **Part 2** Preparation: Building the Playbook

■ **Part 3** Response: When It Reaches Your Door

■ **Part 4** Recovery: After the Threat Passes

■ **Part 5** Duty of Care, Liability, and Insurance

■ **Part 6** Training, Tabletops, and Scenarios

■ **Close** Take-Aways, the Reframe, and Q&A Highlights

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## DISCLAIMER

This field guide is provided for general informational and educational purposes only and does not constitute legal, security, insurance, or professional advice. It summarizes a live panel discussion and reflects the views of the individual panelists, not necessarily those of their organizations. Coverage terms vary by policy and obligations vary by jurisdiction; confirm specifics with qualified counsel and your broker.

WHY IT MATTERS

# The Painful Costs of Civil Unrest

*Aggregate and downstream costs often go unmeasured.*

Over the past several years, hotels, resorts, and restaurant operators have seen a steady rise in operational disruption: demonstrations, politically charged events, immigration enforcement activity, organized criminal activity, and community conditions that change fast. Hospitality carries an additional exposure on top of all of it: a single video filmed in a dining room or a lobby can make one of your locations the center of a national story overnight, with no protest involved at all. The costs below are the ones that rarely get totaled, because each lands in a different budget line and a different month.



| What It Costs               | How It Shows Up                                                                                                      |
|-----------------------------|----------------------------------------------------------------------------------------------------------------------|
| Employee Turnover           | People leave jobs where a frightening night was handled badly, and rehiring runs straight through your labor budget. |
| Lost Productivity           | Hours disappear into cleanup, statements, re-staffing, and the shifts nobody wants to cover afterward.               |
| Manager Distraction         | Your most experienced people spend days on the incident instead of on the operation.                                 |
| Legal & Liability Risk      | Inconsistent decisions across similar properties invite scrutiny, and every improvised call becomes an exhibit.      |
| Insurance Pressure          | Loss history follows the operator into every renewal, and an unprepared risk is a harder risk to place.              |
| Lost Customers & Reputation | Guests who witnessed it, and everyone who saw the video, quietly decide somewhere else is easier.                    |

## PART 1

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# The Current Climate

*"I've been doing this for 24 years, and I can tell you the last three years, I would never have imagined the type of incidences that our owners and operators are having to deal with."*

— Susan DeVaughn, IMA

# Disruptions Are Arriving From More Directions

*And hospitality carries an extra exposure.*



## ■ ICE enforcement in the community

Activity nearby changes who walks through your door.

## ■ Political demonstrations

Permitted or spontaneous, and heading into November.

## ■ ICE enforcement in the workplace

It can arrive at your property, during a shift.

## ■ Union and organizing activity

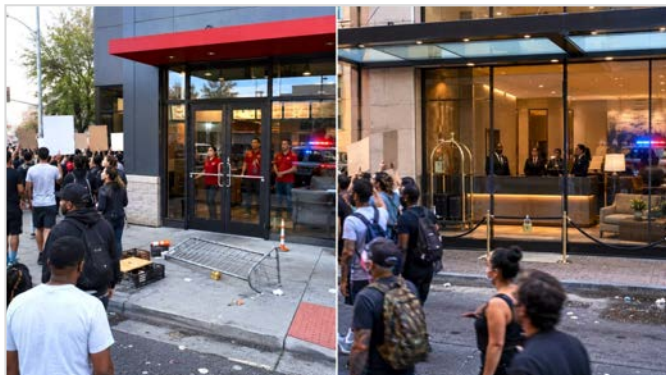
Protected conduct that intersects with all of the above.

These four are not variations on one problem. Each brings a different legal posture, a different set of people at the door, and a different right answer. What they share is that they reach a property from the outside and land on whoever happens to be working. The session added a fifth: campus protests, now that school is back in session, which spill directly onto the QSR locations that sit at the edge of college towns. The extra exposure is the phone: a single video filmed in a dining room or a lobby can make one location a national story overnight, with no protest involved at all.

*"They may not happen directly to your business, but if it's happening in the area around you, it's definitely going to be an impact."*

— Renee Rhodes, IMA

# Hospitality Never Closes, and Rarely Staffs for a Crisis



- **24-hour operations, thin overnight staffing**  
Often led by a junior supervisor.
- **High turnover and inexperienced supervisors**  
Limited training on emergency protocols.
- **Open access across the entire footprint**  
Entrances, dining rooms, kitchens, guest floors.
- **Unfamiliar guests, limited or no security**  
Two populations who don't know the building.

The footprint is inherently open: entrances, dining rooms, kitchens, and guest floors are all hard to lock down quickly. Add an overnight shift run by the least experienced supervisor on the roster and guests who do not know the building, and coordination gets hardest exactly when conditions change fastest.

## The Questions Leaders Are Actually Asking

*Across IMA's hospitality book, the same four come up.*

- **Employee and guest safety**  
How do we protect our people while continuing to serve guests?
- **Brand, image, and reputation**  
What does the outside world see, and who speaks for us?
- **Operational disruption and business continuity**  
When should operations change?
- **The need for practical guidance**  
Something usable, not another binder.

The hardest is the second, for a structural reason: when the brand, the franchisee, the owner, and the management company all have a stake, changing operations is not one decision but a question of whose decision it is. Operators want frameworks, not theory.

*"If your employees don't feel safe, they're not going to stay with you. If your guests don't feel safe, they're not going to visit your property."*

— Renee Rhodes, IMA

## PART 2

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# Preparation: Building the Playbook

*"When it starts to happen, we don't want to try to figure these things out on the fly. We want to be able to push buttons, literally or figuratively, and say, this is the step, this is the decision tree we're going to follow."*

— Steve Garvy, The Garvy Group

## The Recognition Window™

*Early recognition provides leaders with their greatest operational advantage.*



- **Conditions change progressively**

Almost nothing arrives without a lead-up.

- **Time creates better decisions**

The same call made earlier is a better call.

- **Warning signs appear early**

There is usually something observable first.

- **Preparation preserves options**

Which is the entire point.

Every developing event creates a window between the first observable indicators and the point at which leaders begin losing operational flexibility. Sometimes the window is a week: the protest is announced for next Tuesday in the courtyard. Sometimes it is minutes. The goal inside it is not to predict exactly what will happen but to recognize when conditions justify additional planning, and to remember that the situation is dynamic; with social media and flash mobs, it can change quickly. Organizations that act inside the window have significantly more options available, and in hospitality, options are the whole game.

*"That's really what we need in these situations, is time to experience what's happening, to see it, to process it, and then be able to respond to it responsibly."*

— Steve Garvy, The Garvy Group

## Corporate-Level Considerations

*Preparation is decided above the property, not at it.*



- **Roles, responsibilities, and communication hierarchy**

Decided in advance, in writing.

- **Law enforcement requests, warrants, and subpoenas**

Pre-authorized, never improvised.

- **Employee relations**

Consistent, neutral, and legally aware.

- **Brand, franchise, owner, and group agreements**

Where the authority actually lives.

Prepared organizations rarely make perfect decisions, but they do make better-informed ones. Early planning lets leadership coordinate resources, evaluate alternatives, and set expectations before decisions become urgent. The single most important item on this page is the communication hierarchy: when the person at the register or the front desk becomes aware of something, who do they call? The regional? HR? A written answer to that question is what stands in for time you will not have, and it is what produces consistency across properties, which matters enormously when one brand flag flies over locations owned by a dozen entities.

*"It's gotta be a priority for our CEO, our COO, our CFO, because they set the climate and the culture within the organization and give us and you the tools to be able to prepare adequately and respond appropriately."*

— Steve Garvy, The Garvy Group

## Event and Group Contracts

*Generic force majeure language may not clearly cover civil unrest.*

### ■ Name it explicitly

'Civil unrest,' 'riots,' 'public disturbance,' not left to interpretation after the fact.

### ■ Clarify excuse versus reschedule

Does the clause excuse performance entirely or allow rescheduling, and what tiered fees apply by notice given?

### ■ Tie activation to objective triggers

A curfew, an emergency declaration, an area closure, not a vague sense that things feel unsafe.

### ■ Limit liability and name contacts

Protection for causes outside the hotel's control, plus a named point of contact on both sides.

This is the paragraph nobody reads until it is the only paragraph that matters. Counsel should confirm the contract says the words rather than leaving a disrupted event to interpretation, and should anchor activation to something objectively verifiable. Naming a contact on each side for real-time updates is what keeps a disrupted event from becoming a disputed one.

## Property-Level Considerations

*Every function should know what it owns before an event.*

### ■ External partners

Police, fire, EMS, mutual aid, community resources.

### ■ Training

Threat recognition and emergency procedures for every role.

### ■ Facility and staffing

Checklists, timelines, shift logistics, coverage.

### ■ Guests and vendors

In-house, arriving, relocation, contractors.

Civil unrest becomes a cross-functional problem almost immediately, which is how critical tasks end up belonging to nobody. Naming the relevant elements and assigning them in advance removes that uncertainty. The relationship with local law enforcement deserves special mention, because it is built long before the night you need it: the officer who asks to see your cameras after a carjacking should already know your name.

*"Find out who the supervisor, the watch commander, is for your area. Introduce yourselves. It's a lot easier when they have to show up in an emergency, when they know who you are, and they know your personality, and you know theirs."*

— Steve Garvy, The Garvy Group

# Employee Relations

*Protect employee privacy and psychological safety.*



- **Train supervisors on what NOT to say**

The unscripted sentence is the exposure.

- **Designate a trained point of contact for ICE inquiries**

One name, known in advance.

- **Apply policies consistently and neutrally**

Across people, shifts, and properties.

- **Respect NLRA-protected activity**

Federal labor law does not pause for the political backdrop.

Associates may experience fear, uncertainty, or significant stress before, during, or after an event, and in hospitality they are face to face with the public throughout it. ICE activity, political protest, and union organizing intersect in ways that create real legal exposure when handled inconsistently. The biggest risk for hospitality employers is usually an untrained supervisor making an ad hoc decision in the moment: improperly consenting to a search, or discouraging a conversation the law protects. Pre-authorized protocols and trained points of contact are what replace case-by-case judgment calls.

*"Most mistakes aren't mistakes that are made because someone is careless. Most mistakes are made because we've trained people to bend over backwards for our guests and go the extra mile. In cases like these, it's really important that we establish where those lines are."*

— Steve Garvy, The Garvy Group

# Law Enforcement Requests, Warrants, and Subpoenas

*No front-desk agent or overnight clerk should make this call alone.*



- **Establish procedures before officers arrive**

Built into the process, not improvised at the desk.

- **Cooperate fully once validity is confirmed**

Follow the officer's direction; do not negotiate or obstruct.

- **Verify the warrant and obtain management approval**

Verification is a step, not a delay tactic.

- **Document every step in real time**

Who presented it, what it authorized, what was accessed or seized.

You will very rarely get a phone call or an email saying trucks are rolling to your location. Even with a valid warrant, a property needs a clear chain of command so that no single agent is left making this decision alone. Once a warrant is confirmed valid, staff should cooperate fully, and record the encounter as it happens: get a copy or a photo of the warrant, and politely ask for names, badge numbers, and agencies. That record matters as much for legal protection as the compliance does. It is what lets the property demonstrate later that it acted properly and safeguarded guest and employee interests within the bounds of what the warrant actually required.

*"Make sure that it's clear, so that whether somebody with a badge or a warrant shows up at 2 in the afternoon or 2 in the morning, that person at the front door, at the counter, at the host stand, or at the desk knows who I'm supposed to call."*

— Steve Garvy, The Garvy Group

## Brand, Franchise, Owner, and Operator Agreements

*The agreements usually hold the answer to who is in charge.*



- **Have counsel review the agreements before an incident**

Not during one.

- **Identify who has operational control**

Who directs employees day to day.

- **Identify who holds decision authority**

For which incidents, at which escalation level.

- **Know the brand's reporting and media rules**

Most agreements say when to notify the brand and who handles press.

In franchised and managed portfolios, the underlying brand, franchise, and management agreements often contain the actual answer to who is in charge during an incident, and that answer is rarely obvious to the people who need it in the middle of the night. Steve Garvy described a major hotel brand's property in Minnesota last year where much of the difficulty came down to exactly this: the operator, the owner, and the brand navigating those questions in real time. Map operational control and decision authority in advance, and check the agreement for when you must report an incident to the brand and how its crisis and media teams expect to be involved.

*"You're working on behalf of the sign on your door, and the sign on the post, and the sign on your building. It's really important that we involve those stakeholders in these discussions to understand what is their expectation of us, and what should our expectation of them be."*

— Steve Garvy, The Garvy Group

### PART 3

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# Response: When It Reaches Your Door

*"Sometimes the person that you need to de-escalate before you de-escalate anyone else is yourself."*

— Steve Garvy, The Garvy Group

## Lead-Up and Real-Time Monitoring

*A few key indicators often provide the earliest warning that conditions are changing.*



- **Local intelligence and law enforcement updates**

Relationships built before you need them.

- **Employee observations**

Your best sensor, and the most under-used.

- **Social media and news**

Where a gathering announces itself first.

- **Operational disruptions and anomalies**

Deliveries, staffing, traffic: the quiet tells.

Leaders do not need dozens of intelligence sources to improve preparedness. Monitoring a handful of reliable indicators usually provides enough information to begin internal discussions and contingency planning. One recent example from the session: a teen mall takeover announced all over social media before it happened, with obvious consequences for the restaurants and retailers nearby. And two of the best sources cost nothing: the local event calendar, and what Steve Garvy calls ear hustling, the thing an associate mentions in passing while folding silverware or walking out of the locker room.

*"Our employees may be the best source of information. They live in the area, so they may know things that even the police or social media hasn't caught wind of yet."*

— Steve Garvy, The Garvy Group

# Incident Response

*Protect people and property, then communicate through pre-identified channels.*



- **Escalation triggers and implementation authority**

Who decides, and on what signal.

- **Employee, guest, and property protection**

In that order.

- **Operations status**

Open, modified, shelter in place, or evacuate.

- **Communication authority**

Employees, guests, media: separately.

By the time it reaches the property, the guardrails should already have come down from corporate: what the escalation and trigger points are, who gets notified, and at what point the posture changes. If the event is two or three blocks away and well contained, there may be little to do. As it moves closer or escalates, the triggers should already tell you what changes. Media communication deserves its own line of authority, separate from operational decision-making, because an unauthorized statement can create as much exposure as the incident itself.

*"That should really be our priority: taking care of the people who take care of our guests, and taking care of our guests."*

— Steve Garvy, The Garvy Group

## Operations Status

*Define operational responses before they're needed.*



### ■ Continue normal operations

The default, and still a decision.

### ■ Shelter-in-place

When leaving is the greater risk.

### ■ Modify operations

Lobby-only, drive-thru-only, reduced hours, controlled entry.

### ■ Evacuate

When staying is.

Not every situation requires the same response, and the choice is rarely binary. A decision tree helps leadership evaluate conditions objectively and land on the appropriate posture instead of debating it under pressure. Predetermined options reduce confusion and produce consistent decisions across multiple locations facing the same event.

*"Do we continue to operate as normal? Do we continue to take orders? Do we continue to allow the drive-through to remain open? Do we continue to allow people to walk into the dining room, to come into the lobby? Or do we modify that? Do we restrict, or do we change some of those, or do we shut down altogether and just hold our ground?"*

— Steve Garvy, The Garvy Group

## Communication Authority

*Media deserves its own line of authority, separate from operational decisions.*



### ■ Internal leadership updates

So the people deciding share one picture.

### ■ Employee communications

What we will tell you, what you should tell us, what you may say.

### ■ Guest communications

Is it safe to send a full dining room out through the crowd?

### ■ Media communication, single authority

One voice, named in advance, agreed with counsel.

Communication should never become an afterthought. Employees, guests, and business partners all need timely, accurate information as conditions evolve, and each audience needs something different. When an incident happens on your property, news crews arrive first and want a statement; who gives it, and what it says, should be settled with the company and legal counsel long before. Preparing templates in advance is what allows a quick response with a consistent message.

*"Some of the things that get organizations in trouble is a supervisor that says something on social media about they're not welcome here, or they are welcome here, or this is our position. It's really critical that we reinforce with our staff who's permitted to talk about things."*

— Steve Garvy, The Garvy Group

## PART 4

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# Recovery: After the Threat Passes

*"Let them know that we heard what they had to say, we made changes based on their input. And they will definitely respect you so much more moving forward to know that you are actively engaged in their safety."*

— Renee Rhodes, IMA

## Supporting Employees After the Event

*Recovery includes both operational and human considerations.*



- **Communicate frequently**

Silence is read as indifference.

- **Reinforce available resources**

EAP and support, named and repeated.

- **Give people room to vent**

The emotion is often the hardest part to address, and the most important.

- **Recognize exceptional performance**

Publicly, and specifically.

Employees may have experienced fear, uncertainty, or significant stress during the event, and with immigration enforcement, the political climate, and union organizing in the mix, the feelings run deep and are entirely valid. Clear communication, visible leadership, and access to support are what restore confidence afterward. Recognizing the people who responded professionally reinforces a culture of preparedness, and, practically, it helps retention after a frightening night.

*"I've seen hundreds and hundreds of job descriptions, and I don't see civil disturbance as part of their job descriptions. But when they do, and they do it well, make sure that we take the time to recognize them."*

— Steve Garvy, The Garvy Group

## Incident Recovery

*Reopening is not solely the property's call.*



- **Confirm reopening authority**  
Civil authority, law enforcement, utilities.
- **Restore access controls and security**  
Parking lots and grounds first, then the building.
- **Assess and document loss and damage**  
While conditions are still fresh.
- **Notify the right parties**  
Employees, guests, brand partners, and the carrier.

Reopening can depend on a curfew or emergency declaration being lifted, law enforcement releasing a scene, and utilities being restored, so the sequence needs to be confirmed rather than assumed. Once cleared, ask how you reopen responsibly: how access to the lot, the grounds, and the building will be monitored, and whether looting or further damage is likely in the aftermath. Assess and record the damage before anything is moved, and put the carrier on notice promptly so the claims clock works in the property's favor.

*"As much as we want to get the store open, we want to get the restaurant back up and running, we may have crime scene tape all around our block, or all around our parking lot, or our building, and we just don't have the authority to open right away."*

— Steve Garvy, The Garvy Group

## Conduct an After-Action Review

*Every incident provides an opportunity to improve.*



- **What worked well?**  
Did everyone know their role, and did the training hold up?
- **What needs improvement?**  
Specifically, not generally.
- **Where did communication break?**  
What if the radios fail, or should not be used?
- **What should change, and did you update the playbook?**  
An unrevised playbook means the review did not happen.

An after-action review should occur while observations are still fresh, and its objective is to identify lessons learned, not to assign blame. Renee Rhodes recommends two rounds: frontline employees debrief with their department head or supervisor, then department heads debrief with upper management, so the point of view from every level reaches the people who revise the plan.

## Update the Playbook

*A playbook only works if leaders know when and how to execute it.*

- **Conditions can change rapidly**  
Use it as a guide, not a script.
- **Decisions must be timely**  
Late and correct is still late.
- **Flexibility is essential**  
Adapt the framework; don't abandon it.
- **Close the loop with employees**  
Tell them what changed because of what they said.

Every civil unrest event unfolds differently, but there are threads that run through all of them, and the debrief is where you find them. The objective is not to follow a rigid checklist but to adapt the framework to what is actually in front of you. Strong leadership supplies the confidence and direction employees need most in exactly those moments.

*"The playbook is not a script. It's a playbook, it's a guideline. It gives us the tools to make decisions. It's not going to make those decisions for us."*

— Steve Garvy, The Garvy Group

## PART 5

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# Duty of Care, Liability, and Insurance

*"The biggest gap is not knowing you have a gap. People don't know what's in their insurance program."*

— Steve Garvy, The Garvy Group

## Duty of Care and OSHA Expectations

*Preparation is both a protection for people and a regulatory expectation.*

### ■ A duty to protect people on site

Associates and guests alike.

### ■ OSHA asks for two things first

Your written playbook, and your training records.

### ■ The General Duty Clause

OSHA's catch-all for recognized hazards with no specific standard.

### ■ State laws add requirements

California already; New York's retail law; more coming.

If you have employees, you fall under OSHA, and the obligation to provide a safe and healthy work environment is the General Duty Clause. Federal OSHA has no workplace violence standard yet, so incidents are cited under that clause, and the investigation that follows an incident starts with what you wrote down and who you trained. State law is moving faster. General information, not legal advice; confirm obligations with counsel.

## Legal Considerations That Shape Decisions

*Factors to weigh with counsel before the event.*



### ■ Closures affect pay and schedules

Wage-and-hour follows the decision.

### ■ Document why you decided

The record explains an unpopular call, like halting check-ins.

### ■ Group and guest obligations

Hotels carry obligations restaurants do not.

### ■ Engage Legal early, not after

While you are building the framework.

Operational decisions during unrest carry legal dimensions that are far easier to manage when anticipated. Beyond OSHA, guests and third parties can sue if harmed on your property, and the recognition window cuts both ways: your chance to prepare, and evidence of what you knew. Involve Legal while the framework is being built.

*"In every state, a restaurant, a hotel, a store, we've got a duty to protect people from a known or foreseeable hazard."*

— Steve Garvy, The Garvy Group

## Documentation Matters

*The record you create during the event shapes what you can recover after it.*

- **Log who decided what, and when**

Assign the role in advance, and keep contact details for every guest and employee involved.

- **Photograph before cleanup**

Plus security video from a couple of days before through a couple of days after, saved offline.

- **Preserve orders and warrants**

A civil authority order can directly determine whether coverage responds.

- **Track incremental costs separately**

Extra security, rooms for stranded associates, overtime, restoration: a separate cost center.

Claims are determined on documentation, and so is litigation. The two failures that cost the most are both avoidable: nobody was assigned to keep the record, and the incremental spending got absorbed into ordinary expense.

## Insurance Coverage Considerations

*The gap between what is and is not covered, from Susan DeVaughn's walk-through.*

- **Civil authority coverage**

In the property policy. Requires covered physical damage to other property nearby, typically within about a mile, plus an actual order: evacuation, road closures, access restrictions.

- **Waiting periods and time limits**

Typically 24 to 72 hours before either responds; business income usually capped at 30 days. IMA's hotel and restaurant programs carry 30 days for both.

- **Ingress-egress coverage**

Responds when guests, employees, or suppliers cannot reach or leave the location because routes are blocked by covered damage. No order required.

- **Other policies that can trigger**

Employment practices coverage may fund employee counseling after a defined incident; general liability responds to third-party injury or damage from negligence.

Every one of these coverages needs a trigger before it pays, and the trigger is rarely the event itself. A property that closes preemptively, with no order and no covered damage down the street, may have no recovery at all, which is the single most common surprise in this material. Coverage varies by policy; review your specific terms with your broker.

*"You usually don't talk about, well, what's my civil authority coverage, or what's my ingress-egress? Those are just things that are further down on the list, but they can come into play and can help you when something like this does occur."*

— Susan DeVaughn, IMA

## PART 6

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# Training, Tabletops, and Scenarios

*"Preparedness is king for all of this, even though traditionally these are somewhat exotic topics. They're not in 2026."*

— Dan Stechow, TPOP

## Culture and Training Make It Stick

*Best practices spread through an organization only when they are trained and reinforced.*



- **Leadership sets the tone and the expectation**

Culture comes from the top down.

- **Reinforcement turns knowledge into habit**

The mind can't go where the body never has.

- **Every role should know its part before an event**

Not during one.

- **Consistency across locations depends on it**

Same standard, same message, every property.

A written plan does not change behavior on its own. Culture and training are what move best practices from a document into daily operations, and that starts with leadership deciding that preparedness is part of what matters to the business. In an industry with the turnover hospitality carries, reinforcement is not optional. The crew you trained last spring may not be the crew working tonight.

*"I would look at it as a cultural issue, not just a compliance issue, not just a financial issue. How will these people in leadership positions be able to look themselves in the mirror and go, I did a good job today for my team, for my clients, for my customers, for my community?"*

— Steve Garvy, The Garvy Group

## Tabletop Exercises Reveal Gaps

*Practice your plan before you need to execute it.*



### ■ Test decision-making

Under something closer to real conditions.

### ■ Identify weaknesses

Cheaply, and on your own schedule.

### ■ Clarify responsibilities

Where two people both thought the other had it.

### ■ Improve coordination

Between functions that rarely talk.

The first time leadership works through a civil unrest scenario should not be during an actual event. Tabletops help organizations identify gaps, validate assumptions, and strengthen coordination. For franchised systems there is a particular payoff: running one exercise with the brand, the franchisee, and the management company in the same room surfaces the decision-rights problem while it is still cheap to fix.

*"There is also benefit to having workshops or roundtable discussions with your area supervisors or directors to talk about those what-if scenarios. We train them on certain situations, but a lot of times we have to pivot."*

— Renee Rhodes, IMA

## Online, In-Person, or Both?

*Each approach has a role; the right mix depends on your operation.*



### ■ Online scales core knowledge

Quickly and consistently, across a distributed footprint.

### ■ Tabletops pressure-test decisions and roles

The coordination layer.

### ■ In-person builds judgment

Through discussion and practice.

### ■ A blend is usually most durable

Most organizations land here.

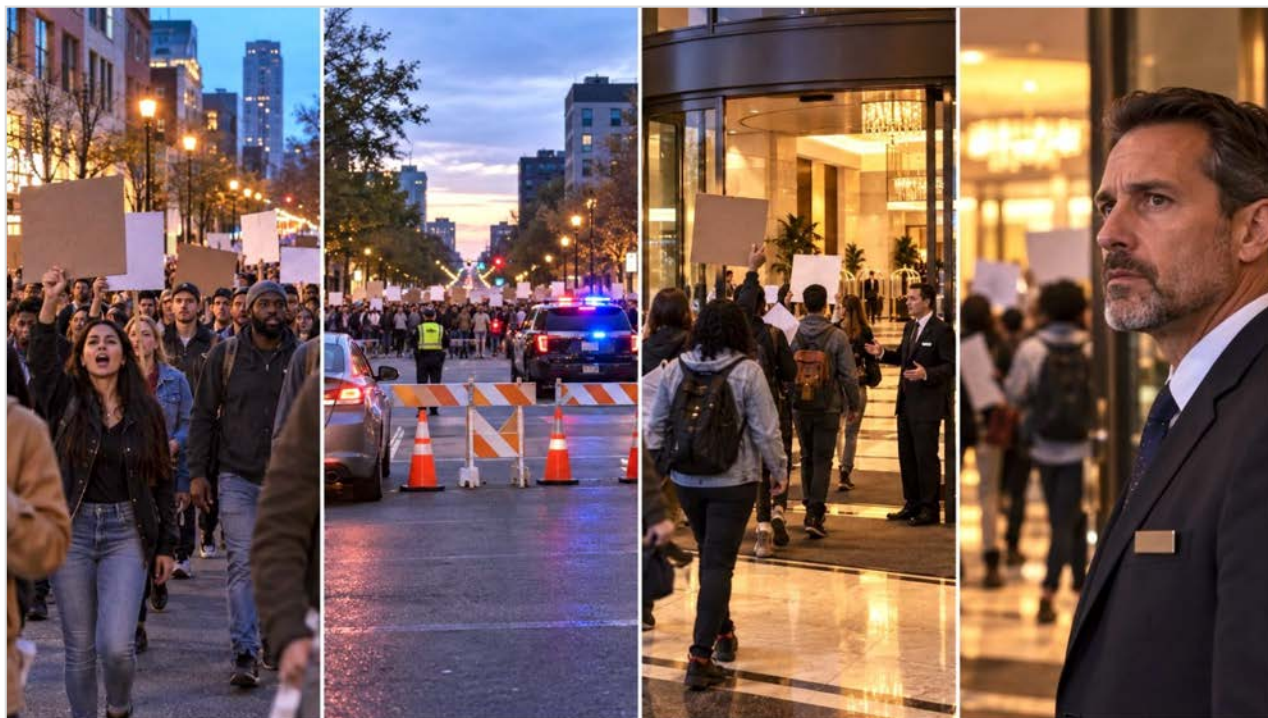
There is no single right way to train, and the best mix depends on your workforce, footprint, and turnover. People learn differently: some from a video, some from reading, some from being told, some only after being told several times. Online learning standardizes knowledge across many locations and supports onboarding and refreshers. In-person sessions and pre-shift huddles build the coordination and judgment that decisions under pressure actually require.

*"Whether that's through a computer, in front of a whiteboard, team drills before shifts, whatever it takes, a blended approach usually delivers the most consistent results. But for gosh sakes, train, train, train, both to preserve your organization, the health and safety of everybody, and your organizational pocketbook."*

— Dan Stechow, TPOP

## Scenario: A Demonstration Is Growing Nearby

*The decision tree, applied under pressure: downtown hotel. Held for this guide when the live session ran short on time; run it as written.*



- **A permitted protest two blocks away is drawing a larger crowd**

Nothing has happened yet.

- **Participants have entered the lobby**

Overnight staffing is thin.

- **Street closures are affecting arrivals**

A group asks about relocating.

- **Leadership must choose an operating posture**

Open, modified, shelter, or evacuate.

Walk this one in real time. What conditions would move it from open to modified? Who makes that call? What gets communicated to in-house guests versus the group contact, and how does the overnight shift get covered? Keep the focus on timely, criteria-based decisions rather than on predicting the outcome.

*"Unless you go through these role plays, unless you have these conversations and these pathways have been established, it's going to create anxiety among that front desk person, your cashier, or your host stand, or your counter. They're the ones who are going to be escalated because they've been given no guidance."*

— Steve Garvy, The Garvy Group

## Scenario: The Drive-Thru at Midnight

*The decision tree, applied under pressure: quick-service restaurant.*



- **A nearby event has ended and the lot is filling with an agitated crowd**  
No warning, no lead-up.
- **The shift lead is 19 years old**  
The nearest supervisor is forty minutes away.
- **A confrontation in the parking lot is being filmed**  
The video exists whatever happens next.
- **Corporate and the franchisee have not spoken**  
Nobody has decided who decides.

This is the more common hospitality scenario and the harder one. The person who has to decide is the least experienced person in the chain, working the smallest shift of the day, with no one to call. Ask the group what that shift lead is actually authorized to do, how they were told, and how quickly anyone above them would find out. This is where pre-authorized triggers stop being theoretical. If the nineteen-year-old on the midnight shift cannot act on it, it is not a playbook. It is a document.

*"Who has the authority to say, we're going to lock the doors? Who has the authority to say, we're going to stay open, or we're going to operate on kind of a modified operations thing? And then, what are we going to do about our employees and guests?"*

— Steve Garvy, The Garvy Group

## CONCLUSION

# Five Take-Aways

*Prepared organizations preserve options and protect people.*

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## 1 Preparation begins long before disruption reaches your door

The window between the first indicator and the loss of flexibility is where all the good options live.

## 2 A simple decision framework keeps operational options open

Open, modified, shelter-in-place, evacuate: defined in calm time, applied consistently.

## 3 Alignment across functions turns a plan into action

Corporate, property, legal, and brand partners each knowing what they own.

## 4 Culture and training carry best practices across the organization

Reinforcement is what survives turnover; a document on its own does not.

## 5 Every event should make the next response stronger

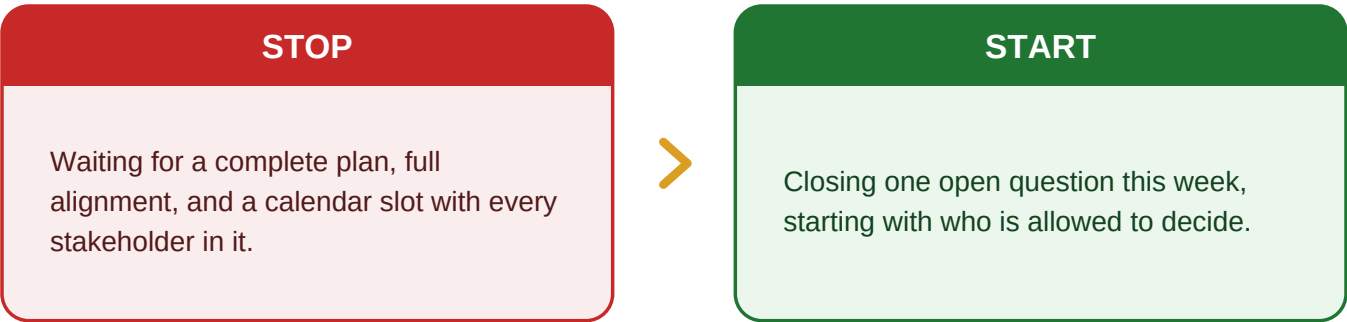
An after-action review that does not change the playbook did not happen.

### THE GOAL IS READINESS, NOT PREDICTION

Civil unrest rarely arrives without warning, and preparation is what turns a chaotic event into a managed one. Recognize risk early, decide from a clear framework, coordinate across functions, and reinforce it through culture and training. That is what protects both the people and the business.

# One Definitive Effort This Week Beats a Perfect Plan Next Quarter

The most common failure in this material is not disagreement. It is deferral. Civil unrest planning gets postponed because it feels like a large project that needs everyone in a room, and because nothing about today makes it urgent. But the highest-value items are small, and each one removes a decision from the worst possible moment to be making it. Dan Stechow closed the session with the first four rows below as the week's to-do list; the panel's discussion supplied the last two.



| Move                   | What It Looks Like                                                                                                |
|------------------------|-------------------------------------------------------------------------------------------------------------------|
| Name the decider       | Say who can modify or close each property tonight without calling anyone.                                         |
| Confirm the contacts   | Your law enforcement contacts and your internal escalation list, verified rather than assumed.                    |
| Draft two statements   | One holding statement for guests and one for associates, written before you need either.                          |
| Book one tabletop      | This quarter, with your brand or ownership partners in the same room.                                             |
| Read the agreements    | Have counsel find where operational control, decision authority, and brand reporting duties actually sit.         |
| Check the coverage gap | Ask your broker what civil authority and ingress-egress actually require, and what a preemptive closure recovers. |

## Q&A Highlights

*Real questions and answers from the session's live Q&A, lightly condensed.*

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**Q From IMA's vantage point, across your hospitality book, what has changed over the past few years that makes civil unrest a much bigger concern for hotels and restaurants?**

One of the biggest things I've seen with our hospitality clients is the change in interaction with our customers. There's a different tone about it. Before, the types of claims we were seeing were 'I slipped on some water in your hotel or your restaurant.' Now we're seeing things like assault and battery, and those are becoming more and more frequent. That's not to say it's all doom and gloom; this is not an every-single-day event. But it is becoming more common than not that you, as an operator of a restaurant or a hotel, are going to have some sort of interaction that creates disruption in your business, and you need to know how to handle it.

— Susan DeVaughn, IMA

**Q Are operators approaching these situations differently today than they did five or ten years ago, and what is driving that change?**

Some are. If I were in a generous mood I might say most, but that is not my experience. There are a lot of organizations out there that are not going to invest preemptively in this, and a lot that are waiting until something bad happens to respond to. I think that is a risky way to run a business, large or small. We don't need to live a life of misery because things have gotten more complex. We just need to face the reality in which we live and do as good a job as we can with the powers that are given us. Later in the discussion Dan added the business case for the bean counters: there is a way to monetize being good. The more violence, the more danger, the more fear that exists within your organization, the higher the turnover, and in larger organizations the single biggest line item outside of catastrophic injury is turnover. If something bad happens at work, there is going to be a group of people who just leave.

— Dan Stechow, TPOP

**Q What is the biggest mistake organizations make when they wait until a demonstration is already outside before they start planning?**

I'll quote the great John Wooden: the failure to plan is planning to fail. It's hard to say there's one, because if you haven't prepared for this, if you haven't contemplated it, if you haven't had some conversation with your team about it, your biggest mistake is going to be the series of whatever happens. Catastrophic injuries, fatalities, property damage, all of the above affecting your product, image, brand, and reputation. You check all of those boxes when you don't plan for even the most basic kind of preparation, response, and cleanup. Renee Rhodes added the regulatory consequence: if you have a workplace violence incident and your employees are impacted, OSHA will come in to do an investigation, and the first thing they are going to ask you for is your written playbook or policy and your documentation of employee training. There is no specific regulation yet, so it falls under the General Duty Clause. Dan Stechow relayed a risk manager's rule of thumb on the same point: one OSHA visit is X, two is 10X, three is 100X.

— Steve Garvy, The Garvy Group, with Renee Rhodes, IMA

## Q&A Highlights (continued)

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**Q What does good documentation during an event actually look like, and who should own it while everything else is happening?**

Documentation is critical on a number of levels. It's going to be the basis of an insurance claim, and in this litigious society it's also going to be the basis of discovery. As a guy who does expert witness work, I know exactly what I'm going to ask for from an organization, and sadly most of them don't do it or don't do it well. Keep the notes that people take. Keep the incident report. If you've got security camera video, keep it from a couple of days before through a couple of days after, and save it offline. Take pictures of everything, and when I say everything, I mean everything, except injuries, because that can be protected medical information and a picture of an injury is not going to make or break a case. Retain your inventory levels and property values so you have a before, a during, and an after. And from the business side: how many reservations were canceled, how many no-shows, who did we have to walk? Your partners at IMA, corporate legal, and your CFO are the ones who can tell you what will be needed to defend yourselves and to justify payment on the claim. Renee Rhodes added: keep all documentation relating to damage to your property, including anything a restoration company did to secure it. It needs to be submitted with the claim or in any lawsuit.

— *Steve Garvy, The Garvy Group, with Renee Rhodes, IMA*

**Q What is the most common gap between what an operator assumes is covered and what actually responds?**

It depends on what your policies cover, and that is often where the gap is. You may have assumptions that your policy covers certain situations, and it doesn't. There may be exclusions, or you may need a separate policy for that specific event. It comes down to the relationship with your account executive or broker, so that you and the broker have both thought through all of the what-if scenarios. Steve Garvy added: The short answer is what Renee said. I've been on the client side, the broker side, and the carrier side, and people don't know what's in their insurance program. The biggest, most common gap is the gap of awareness. Insurance policies are terrible reading unless you're an insomniac, so use a partner who can identify what you are actually covered for. Companies maximize efficiencies on expense, and sometimes they eliminate a coverage because it costs something and what are the chances that happens to us? Then it does, and they realize they nickel-and-dimed it right out of coverage. Renee Rhodes closed the point: And not just your insurance policies. Think about the third-party agreements you enter into with vendors, third-party security for instance. IMA has a contract review team: send the vendor contract over, an attorney compares it to your insurance coverage, and you get specific wording to give the vendor so you are not left holding liability.

— *Renee Rhodes, IMA, and Steve Garvy, The Garvy Group*

## KEEP GOING

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